

**“IMPACT OF PRIME MINISTER’s ROZGAR  
YOJANA ON THE SOCIO-ECONOMIC  
STATUS OF BENEFICIARIES OF  
ALLAHABAD DISTRICT (U.P.)”**

**THESIS**

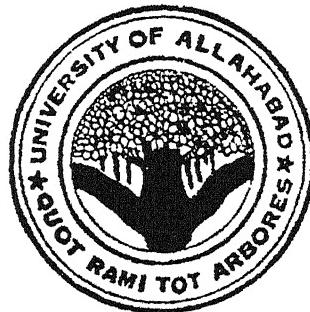
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for the award of the degree of*

**DOCTOR OF PHILOSOPHY  
(Faculty of Science)**

**by**

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DEDICATED  
TO  
MY  
INSPIRATION

**हलाहाबाद एक्रीक्यूरल इन्स्टीट्यूट**  
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**CERTIFICATE**

This is to certify that the thesis entitled "IMPACT OF PRIME MINISTER's ROZGAR YOJANA ON THE SOCIO-ECONOMIC STATUS OF BENEFICIARIES OF ALLAHABAD DISTRICT (U.P.)" submitted by **Ravi Kant Sharma**, to the University of Allahabad, for the award of **Doctor of Philosophy** in Agricultural Extension, is a record of bonafide research carried out by him under my supervision and guidance. The thesis, in my opinion, is worth consideration for the award of the degree of **Doctor of Philosophy**, in accordance with the regulations of the University. The results embodied in this thesis have not been submitted to any other University or Institutions for the award of any other degree or diploma.

Date : 08/05/02

  
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Ravneet.

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## **LIST OF ABBREVIATIONS**

%	- Percent
A	- Agree
ARI	- Agricultural Rural Industries
B	- Beneficiaries
BDOs	- Block Development Officers
C	- Centigrade
CEO	- Chief Education Officer
DA	- Disagree
DI	- Directorate of Industries
DIC	- District Industries Centre
DRDA	- District Rural Development Agency
DUDA	- District Urban Development Agency
Fr.	- Frequency
ha	- Hectare
ITI	- Industrial Training Institute
Km	- Kilometre
M.T.	- Metric Tonnes
MWS	- Mean Weighted Score
NB	- Non-beneficiaries
NGOs	- Non-Government Organisations

No.	- Number
OBCs	- Other Backward Castes
Per	- Percentage
PMRY	- Prime Minister's Rozgar Yojana
RBI	- Reserve Bank of India
SC / ST	- Scheduled Caste / Scheduled Tribe
SEEUY	- Scheme for the educated unemployed youth
SISI	- Small Industries Services Institutes
SSI	- Small Scale Industries
UD	- Undecided
UT	- Union Territory Government

# **CHAPTER-I**

## **INTRODUCTION**

## INTRODUCTION

Notwithstanding the impressive progress that has been made by the country on different fronts, poverty continues to cause grave concern. The effect of a large percentage of poor on the country's development is obvious. We need to redress the situation quickly. India is a country of villages. 70 per cent of the total population lives in villages (Yojana, July 1996). On the point of human resources, India stands on the top of the world. In spite of the availability of natural and human resources, India could not get a place among the developed countries even after fifty four years of independence.

Besides other reasons, the main cause is that the youth of our country lack attraction towards self-employment and is running after the services. The youth who do not get the services often gets frustrated, because they do not get the opportunity to utilise their talent and constructive power. In some cases this frustration takes them towards destructive activities, which causes harm to the country.

On the other hand, the youth, who gets the services, can not show their full capability to work due to low salaries and uncertainty of their job, inspite of presence of available resources. This results in

the poor or slow development of the country in each and every field as compared to other countries.

For the overall development of the country, it is necessary that the youth should not run after the jobs and should attract towards self-employment. It will provide them the full benefits of their own labour and talent and moreover, it will increase their interest in the work. Finally, it results in the complete development of the youth themselves and also help in the development of the country.

Poverty is one of the serious problems of rural India from which people are suffering from a long period of time. In the year 1961, 57 per cent of the population of country was living below the poverty line (Yojana, 15th August 1992). According to the reports of the World Bank (World Bank Report, 1992) the percentage of such people living below the poverty line was about 28 per cent. To achieve this objective of poverty alleviation, few special programmes and schemes were started. In the process of progress the many groups of population were still remained poor.

Rural development, which economises the entire gamut of improvement of the overall quality of life, can only be achieved with the eradication of poverty of people living in rural areas. Therefore, the thrust of the rural development programmes has been to make a

frontal attack on the poverty through special employment generation programme, production assets transfer through institutional credit and subsidy programmes, land reforms and programmes of rural housing, drinking water and sanitation (Chronicle, October 1994).

Educated youths constitute nearly 40 per cent of the unemployed. Incidence of unemployment among the educated labour force is 11.8 per cent against 3.8 per cent for education and uneducated taken together. Further, the incidence is much higher, 26.7 per cent among educated women than 9.8 per cent among educated men. Women constitute 27 per cent of the educated unemployed. The unemployment rates rise with every successive higher level of education. Projections made using alternative techniques put the estimate of educated unemployed at 6 – 7 million in 1992. This is out of an estimated educated labour force of 52 million.

Of the new employment opportunities that are being generated in economy in recent years, about 45 per cent are estimated to be going to the educated. Though relatively high, the employment growth of the educated still falls short of the growth of labour force by 7 lakh per year. The trend of a higher growth of their employment is likely to continue with the introduction of modern technologies in the

economy. There may, in fact, be a shift towards employment of the educated in the activities, which hitherto were the preserve of the uneducated. Hence, the problem of the educated needs a special focus within the overall strategy for tackling employment (general features and operational guidelines of PMRY).

It is in this context that the self-employment programmes acquire significance. Prime Minister's Rozgar Yojana is the single self-employment programme for the rural poor, launched on 15<sup>th</sup> August 1993. In Uttar Pradesh, the Industrial Ministry of Uttar Pradesh Government runs the nodal centre for this scheme. The self-employment scheme of educated youth, which was running for a longer time was merged with Prime Minister's Rozgar Yojana. In PMRY, the youth between 18 to 35 years of age, whose annual family income is less than Rs. 24000, are given one lakh rupees as loan to start their own business for self-employment. The Government provides fifteen per cent of the total cost of project as subsidy, subject to a maximum of Rs. 7500. Five per cent of the equity has to be shared by the beneficiary himself and banks provide the balance 80 per cent as credit. In PMRY the owners of small-scale industries are provided training by the Government organisations.

Reservation of the beneficiaries in PMRY is 22.5 per cent for Scheduled Castes / Scheduled Tribes and 27 per cent for Other

Backward Castes. In the beginning, the scheme was only for urban youth, but from 1<sup>st</sup> April 1994, the rural areas have also been included in the scheme.

The PMRY has been designed to provide employment to more than a million persons by setting up 7 lakh micro enterprises by the educated unemployed youth. It relates to the setting up of the self-employment ventures through industry, service, and business routes. The scheme also seeks to associate reputed Non-Governmental Organisations in implementation of PMRY scheme, especially in the selection, training of entrepreneurs and preparation of project profiles.

### **JUSTIFICATION AND IMPORTANCE OF STUDY:**

In a developing country like India, the value of research work is judged on immediate gain, which the society can derive from it. It requires an understanding of the totality of situation in which a new programme is evolved, processed, communicated, and integrated into social system. Sometimes programmes are not properly assessed, this is why the programmes fail in field. It losses confidence and casts a poor image of the field extension functionary.

No doubt, Government has launched several developmental programmes for the upliftment of rural masses, but the results were

not bright, as it should have been expected. This clearly indicates that there is some fundamental breakdown in planning and execution.

After launching of so many self-employment programmes for the upliftment of the youth of the country, the unemployment could not be checked but increased to a considerable extent. This clearly indicates the weakness in the system, which need to be found. Therefore, the study was planned to know the success of PMRY. As the PMRY is running since last 5 – 6 years. There is a need to know the various effects of PMRY on the beneficiaries. There is also a need to compare the socio-economic status of beneficiaries and non-beneficiaries, so that the advantages of PMRY can be understood.

The findings of the present study will help in checking out the proper communication layout and explore a right follow-up strategy to reach at large. Knowledge of various factors will influence the orientation, skill, behaviour, and attitude of beneficiaries, which will suggest ways and means to ensure a greater participation of beneficiaries by supporting a favourable awareness towards PMRY. Results of the study will also guide the programme planners to improve the employment programme according to the suggestions of the beneficiaries for the improvement of the country.

There may be some change in the knowledge, attitude, and socio-economic status of beneficiaries, therefore, there is a need to make an appraisal of PMRY to find out the impact of programme, so that necessary improvements could be made to improve the PMRY. Considering the above, the action oriented research work has been undertaken to know the difference of socio-economic status of beneficiaries and non-beneficiaries of PMRY with the following objectives:

### **OBJECTIVES:**

1. To ascertain the personal profile of the respondents.
2. To measure the extent of knowledge of respondents about PMRY.
3. To study the impact of PMRY on the socio-economic status of respondents.
4. To examine the attitude of respondents towards PMRY.
5. To find out the problems and suggestions of the respondents in making PMRY more successful.

### **FORMULATION OF HYPOTHESIS:**

“A hypothesis is a tentative generalisation, the validity of which remains to be tested”. In its most elementary stage, the hypothesis

may form the basis for action and investigation. Keeping in view the importance of the factors selected to be studied with reference to the objectives of the present study, the following hypotheses were framed:

**Null Hypothesis (H<sub>0</sub>):**

There is no difference between the beneficiaries and non-beneficiaries regarding level of their education.

**Research Hypothesis (H<sub>1</sub>):**

The level of education of beneficiaries is higher than the non-beneficiaries.

**Null Hypothesis (H<sub>0</sub>):**

There is no difference between the beneficiaries and non-beneficiaries regarding their employment generation.

**Research Hypothesis (H<sub>1</sub>):**

The beneficiaries have generated more employment in comparison to non-beneficiaries.

**Null Hypothesis (H<sub>0</sub>):**

There is no difference in socio-economic status of beneficiaries and non-beneficiaries.

**Research Hypothesis (H<sub>1</sub>):**

The beneficiaries have higher socio-economic status than the non-beneficiaries.

**Null Hypothesis ( $H_0$ ):**

There is no difference between the beneficiaries and non-beneficiaries regarding their knowledge towards PMRY.

**Research Hypothesis ( $H_1$ ):**

The beneficiaries have more knowledge about PMRY than the non-beneficiaries.

**Null Hypothesis ( $H_0$ ):**

There is no difference in the attitude of beneficiaries and non-beneficiaries regarding PMRY.

**Research Hypothesis ( $H_1$ ):**

The beneficiaries have favourable attitude towards PMRY than the non-beneficiaries.

**Null Hypothesis ( $H_0$ ):**

There is no difference between the beneficiaries and non-beneficiaries regarding their communication behaviour.

**Research Hypothesis ( $H_1$ ):**

The beneficiaries have higher level of communication behaviour than the non-beneficiaries.

### **LIMITATIONS OF THE STUDY:**

All the researches are carried out with some limitation to make the data more scientific and applicable. Since this study was a part of D. Phil. degree programme, therefore, it was difficult to carry out the extensive research with the limited time, money and resources. The study was undertaken in Allahabad district with the limitation of language, culture and acquaintance with the area. The theoretical concept and effect of PMRY was limited to Government and Non-Government documents. The variables of the study were also limited, where only significant and important variables were selected for the investigation. Thus, on the basis of selected variables, size of sample was also limited with a care to have the representative sample and further suitability as well as applicability of the variable thereon. In view of all such limitations, intensive study was undertaken in place of extensive study.

**CHAPTER-II**

**REVIEW**

**OF**

**LITERATURE**

## **REVIEW OF LITERATURE**

In this chapter, an attempt has been made to review and summarise all available literature related to present investigation. There has not been much of systematic and detailed research about the Prime Minister's Rozgar Yojana (PMRY), however, a few studies which have some bearing directly or indirectly with the present problem, have been presented under appropriate headings.

### **AGE**

**Choukidar and George (1972)** revealed that age of farmers was not a differentiating factor for adopters and non-adopters.

**Karim and Mehboob (1974)** found that age of farmers was not related with the adoption of chemical fertilisers.

**Singh and Prasad (1974)** reported that higher adoption was with the farmers in the age group of 30 – 45 years.

**Pandey and Prasad (1978)** revealed that there is negative correlation between age and adoption of innovation.

**Balasubramaniam (1980)** did not report significant relationship between age and adoption behaviour of farmers.

**Ogunfiditime (1981)** reported that age of the farmers in relation to adoption was positive but correlation co-efficient could not touch the level of significance.

**Bambridge and Burger (1981)** found that efficient farmers generally tend to be in the younger age group, have a relatively high level of education, better farming knowledge and more progressive attitude towards research. They have a higher level of managerial aptitude, adopt more business like approach to farming, having greater economic growth potential and more progressive attitude towards credit.

**Sagar and Pal (1986)** revealed that adoption of plant protection has no significant relationship with age of farmers.

**Sinha et. al. (1986)** observed that there was not difference of opinion between leaders of progressive and non-progressive villages, with respect to their age.

**Kalinguddi (1993)** concluded that contact farmers are mostly of middle age group.

#### EDUCATION

**Ramamoorthy and Bhaskaran (1974)** reported that there existed a strong positive association between education and adoption of improved agricultural practices.

**Supe and Salode (1975)** reported that formal education help the farmers in understanding and acquiring enough reading and writing. Higher formal education develops more contacts with the source of information and increases the knowledge and adoption level of farmers about modern practices.

**Somasundaram (1976)** stated that the level of education, economic status, age and farm size was correlated with the adoption of new farm practices significantly.

**Sohi (1978)** revealed that family education of farmers was significantly associated with the adoption. He further found that there was no significant association between caste, age and social participation with adoption of innovations.

**Ogunfiditime (1981)** reported that as the level of knowledge of farmers increases, they tend to understand the importance, intricacies and need for adopting new improved farm practices.

**Singh (1983)** observed that educational level of the farmers has very high relationship with level of mechanisation. The success of any programme of agricultural development including farm mechanisation will be much brighter, if all cultivators are made literate.

**Patil (1991)** concluded that significant differences were found between key communication and followers with respect to education.

**Bhadauria (1994)** reported that education of the extension personnel was found positively correlated with their job performance.

**Brkic and Zutinic (1994)** found that in places where agricultural production is traditions, there was a consensus that farmers do not need school education. In villages with modern production techniques, almost 90 per cent of young people have a positive attitude to general and professional education for farmers. In relation to other groups of young people, young farmers tended to hold more conservative views about education than their peers.

**Sarkar et. al. (1997)** found that variables of education and size of holding were significantly and positively associated with adoption of farm innovations. He further found that age and caste were significantly and negatively correlated with adoption of farm innovations.

### LAND HOLDING

**Reddy and Reddy (1972)** observed that education and farm size were positively and significantly correlated with the adoption of agricultural practices.

**George (1972)** stated that small and marginal farmers have lower socio-economic status, which is the result of so many factors. Variation in the income is directly associated with the size of land holding. Studies have shown that 70 per cent of small and marginal farmers have lower socio-economic status.

**Singh and Chaubey (1974)** reported that positive correlation existed between the operational farm size and adoption of high yielding wheat varieties technology.

**Karim and Mehboob (1974)** revealed that there was a highly positive relationship between effective farm size and adoption of fertilisers. Contrary to above observation, **Chauhan and Sinha (1979)** indicated that the farm size of land holding produced negative direct as well as indirect effect on gain in knowledge.

**Khan (1979)** observed that the small size of holdings, the decline of traditional village industries and the tendency to establish industries in urban areas are all cited as factors of village decline.

**Sankhayan (1982)** concluded that the per hectare gross income from agriculture, farm business incomes and per caput and per earning member farm business incomes showed a negative relationship with farm size.

**Sagar and Pal (1986)** observed that adoption of plant protection was neutral to size of holding.

**Reddy and Rao (1993)** reported that farm size was found to be significantly associated with effective farm leadership.

**Kunzru et. al. (1994)** observed a positive and highly significant relationship between adoption and land holding.

### SOCIO-ECONOMIC STATUS

**Sharma et. al. (1987)** found that the Lab. to Land Programme was found to have had a significant impact in motivating a large number of farmers to adopt improved practices for wheat and rice cultivation and in helping them to raise their yields, thus leading to increased incomes. Socio-personal characteristics of the beneficiaries were found to play a significant role in acceptance of recommended farm practices.

**Rahman et. al. (1999)** tested the relationship between change in income and the selected personal and socio-economic characteristics (age, education, family size, family labour force, communication exposure, participation and attitude). All the variables were found to be positively correlated with change in income of the respondents.

**Singh and Singh (1999)** found that personal, socio-economic and psychological factors such as education, annual income, farm power, experience, overall knowledge, attitude, economic motivation have significantly positive relationship with overall adoption of technology.

### EMPLOYMENT GENERATION

**George (1981)** found that a more positive approach is needed in regard to employment generation, as employment is sought to be generated without disturbing the existing distributional pattern of land and, therefore, the power structure. The policy approach should be such as would necessitate private property holders to provide more employment to the poor. Approach themes for employment generation should be adopted.

**Singh (1991)** suggested that family workers are in surplus and even the optimum use of resources could not generate sufficient family labour income to fulfil the minimum requirements to keep the family above the poverty line. Therefore, small-scale industries or other avenues need to be developed to create extra employment for family members.

**Sharma (1993)** reported that to achieve success in employment generation through diversification of agriculture by the methods

described requires strong extension services to diffuse research to farmers, but it argues that such diversification can increase efficiency of resource utilisation, produce additional resources of food and nutrition and generate employment and income for rural household.

**Kaushik (1995)** found that the educational and skill status of more than 50 per cent of the sample beneficiaries was found to be poor. Out of a sample of 142 beneficiaries, about 96 beneficiaries (68 per cent) were below the poverty line. Out of this, 27 beneficiaries crossed the poverty line due to an increase in income. The poverty alleviation rate had been found to be highest in the case of small business followed by animal husbandry, rural industry and agriculture.

#### RELATED STUDY OF DIFFERENT PROGRAMMES

**Gupta and Sadhu (1992)** in their study of Jawahar Rozgar Yojana, reported that the conditions of beneficiaries and non-beneficiaries in respect of income and employment were examined. Income for non-beneficiaries remained in comparison to those of beneficiaries. Prospects for employment generation also appeared much better in the case it made any significant impact on the income and employment of its beneficiaries.

**Singh (1992)** in his study of TRYSEM found that the beneficiaries reported a notable lack of facilities, such as raw material, machines, and equipment required for undergoing training. Availability of accommodation facilities was far from satisfactory. The main problem faced were the identification of beneficiaries and opportunities, the short duration of training courses, absence of project preparation and lack of raw material, machines, and marketing. There was no proper monitoring and evaluation of the trades undertaken and progress made by TRYSEM trainers.

**Vimal (1992)** stated that the aims of Jawahar Rozgar Yojana are to generate additional gainful employment for the unemployed and semi-employed people and creation of employment by using rural infrastructure and country assets correctly.

**Dhillon (1992)** reported that Jawahar Rozgar Yojana having employment capacity to the tune of 54.23 lakh mandays generated against a target of 28.88 lakh mandays during 1989 – 1994.

**Yojana (1992)** reported that the target during 1992 – 93 generation of employment and self-employment under Jawahar Rozgar Yojana was 70.70 lakh mandays.

**Navbharat Times (1992)** published an official information that 1 lakh 60 thousand people were benefited and an assistance of Rs. 88

crore 66 lakh and 46 thousand was also provided under Jawahar Rozgar Yojana in Madhya Pradesh.

**The Times of India (1993)** reported that a major boost will be given to employment generation and capital information in rural areas. The allocation for Jawahar Rozgar Yojana is being increased to Rs. 3306 crore from the current year's level of Rs. 2046 crore to create 110 million mandays of employment. The announcement came on the occasion of union budget 1993 – 94.

**Papola (1993)** suggested that certain changes in the coverage and direction of the existing programme. Same were necessary, both for the short term purpose of providing an effective safety net to the poor in the period of adjustment as well as for making them more effective in poverty alleviation in the long run. The programme of self-employment needs to be expanded and the necessary environment and support structure needs to be created for the promotion of self-employment.

**Ghosh (1993)** concluded that on the whole the TRYSEM scheme failed. It calls for a co-ordinated approach to the problems of rural unemployment among the young, with a higher priority given to the scheme in terms of funding and more careful selection of beneficiaries.

**Singh and Thapliyal (1993)** studied Jawahar Rozgar Yojana and found that the scheme with a total fund of Rs. 5571.5 million only generated an additional 115.7 million mandays of employment upto February 1993. The co-operation of the rural population was found to be encouraging. The pace of employment generation and release of funds decreased during successive years, with a slight variation in 1991 – 92.

**Raju et. al. (1995)** studied the impact of Jawahar Rozgar Yojana. The findings of the study indicated that the selected beneficiaries had low income due to low employment days created, lower size of holding and more family members dependent on the beneficiaries.

**Kumar (1995)** concluded that there is malpractice in the identification of beneficiaries, the sanctioning of loans and in obtaining assets. Only 25 per cent of the beneficiaries received the full amount of assets, with 70 per cent receiving part of the money. The inadequacy of the loan amount forced the beneficiaries to borrow money from rural moneylenders. Most of the sanctioned assets were intact, but had been sold by the beneficiaries. Income generation through self-employment is far from satisfactory, with the income

levels of most beneficiaries remaining constant, even after receiving assistance under the IRDP.

**Bhatnagar (1996)** suggested that funds from the rural employment schemes could be used to implementing double cropping areas through careful control of soils and water resources. Such a method would increase both employment opportunities and productivity.

### COMMUNICATION BEHAVIOUR

**Singh and Pareek (1966)** highlighted that the gram sewak was the major source of transmission of farm information to the various categories of farmers.

**Sachchidanand (1972)** found that people derived two-third information from VLW, who was the most effective carrier of message.

**Mathur et. al. (1974)** observed that upper class farmers had a greater degree of utilisation of mass media. They further reported that mass media are mostly used by the persons of above primary level of education.

**Bhatnagar (1978)** reported that exposure of mass media in non-progressive villages was almost negligible. The very new

information regarding farm technology which the cultivators of the village got, had been received through inter-personal sources of information. Even in the agricultural progressive village also, the degree of mass media exposure was very low.

**Lakoh and Akinbode (1981)** found that the main channels through which extension workers contacted farmers were personal in nature i.e. office calls by farmers, farm visits by extension agent and group meetings, etc. These contacts were, however, very few as on an average about half of those involved in the study had no contact with extension workers.

**Mehta (1981)** found that the education, social participation and extension agent contacts were found to be significantly correlated with the communication behaviour of the farmers.

**Punjabi (1983)** was of the view that most of the farmers utilised village level workers as the source for getting various information regarding high variety of wheat cultivation.

**Patil and Channegowda (1984)** found that the communication method such as demonstration, farm visit, field day, lectures, professional meetings, group meetings, office call by farmers, advisory letters to farmers, office call by extension personnel and farmer fair were extensively used by the researchers for information output.

**Talukdar (1985)** observed that extension workers continued to be an important source of information to the farmers.

**Feder and Slade (1985)** revealed that 47 per cent of the farmers preferred fellow farmers as the primary source of information. 19 per cent preferred the village extension worker, 16 per cent contact the farmers and 10 per cent radio programmes related to agriculture. The preferences for sources of information were 82 per cent fellow farmers, 28 per cent demonstrations/field days. 9 per cent agricultural radio programmes and 2 per cent V.L.W.

**Feder et. al. (1985)** reported that T. V. was considered as the most credible mass-media for the farmers which was followed by agricultural university, radio, block extension staff, relatives, friends and neighbours.

**Grandstaff and Grandstaff (1986)** found that the most frequently cited sources of technical changes in the villages was local farmers. The second most frequently cited source was the market. The Government (Agricultural Officers and Teachers) ranked third. Radio and written press were also mentioned, but were not important source of information.

**Upadhyay and Hansra (1986)** revealed that the radio was ranked first as a source of useful agricultural information and was

considered by the respondents to be second and third for news and recreation, respectively.

**Swaminathan (1986)** revealed that media, particularly radio and local language newspapers have been extremely important in dissemination of agricultural information.

**Singh (1986)** found that level of contacts with extension workers was higher in the progressive villages in comparison to non-progressive villages. He further reported that level of contact was highest with the Scientists, V.L.W. and A.D.O. in case of large, medium small and marginal farmers, respectively, in both progressive and non-progressive regions under the study.

**Netikar and Jayaramaiah (1988)** revealed that first five important sources consulted by the Extension personnel were found to be superior officers (99.09 per cent) followed by package of Practices booklet (98.18 per cent), monthly meeting (95.45 per cent), demonstration (93.64 per cent) and newspaper (90.94 per cent).

**Mpachika et. al. (1990)** found that role of extent of agricultural information received by the contact farmers was through group meeting, field visits, demonstrations, radio programme and home visit.

**Angodi et. al. (1991)** reported that progressive farmers were the most credible source of information in middle caste category.

**Srivastava (1991)** found that out of all extension personnel and scientists were contacted maximum and District Agricultural Officers were contacted minimum.

**Ganesan and Muthaiah (1992)** reported that farm leaders by virtue of their nature of high level of information seeking behaviour, established more contacts with extension functionaries at different levels. They exposed themselves to different mass media and hence these variables could influence the participated pattern of farm leaders in agricultural development scheme.

**Kanungo et. al. (1994)** reported that majority of contact farmers belong to medium communication behaviour and only a few were in high communication behaviour. Information seeking and information disseminating was more in use of agronomic practices followed by plant protection measures and fertiliser management and the contact farmers frequently received information about these practices through V.L.W., mass media and other extension activities. The respondents also disseminate these information and conducting demonstrations on their own field.

**Lakoh and Akinbode (1981)** found that the main channels through which extension workers contacted farmers were personal in nature: office-calls, farm visits by extension agents and group meetings. These contacts were however very few as, on an average about half of the farmers involved in the study had no contact with extension workers.

**Singh et. al. (1992)** recommended that the importance of extension for bridging the gap between extension agencies and farmers cannot be understood, as farmers need to be educated and motivated to promote recommended technology.

**Promila Kanwar et. al. (1997)** reported that majority of the 200 respondents surveyed (100 males and 100 females) had a medium level of knowledge about improved paddy production practices. Male respondents had a high mean knowledge score as compared to female respondents. It revealed that respondents in both study zones as well as sexes differed significantly in their knowledge level. The zone and sex interaction was non-significant. Variables like improved agricultural implements, information sources of information, mass media exposure and attitude towards crop production had a positive and significant relationship with the knowledge of male

respondents, however, in the case of female respondents, only one variable, extension contact, had a positive and significant relationship.

**Singh and Singh (1999)** found that extension contact and mass media exposure have a greater role to play in the dissemination and adoption of improved technologies. Regular and frequent visits of extension workers is essential for convincing and motivating farmers to adopt improved technologies as these factors showed a positive and significant relationship with the adoption of a package of farming practices.

### KNOWLEDGE AND ATTITUDE

**Singh and Mehrotra (1971)** stated that small and marginal farmers have very low level of knowledge about modern technological practices in agriculture. Several factors were found to be responsible for low level of knowledge. The knowledge of farmers found to be dependent on factors, such as education, mass media exposure, change agent linkage, size of land holding, social participation, etc. The farmers having contact to extension worker had better knowledge whereas illiterate farmers and small farmers have low level of knowledge.

**Singh and Singh (1971)** concluded that there was a correlation between adoption and attitude of farmers in the adoption of improved implements in agriculture.

**Supe and Salode (1975)** reported that formal education help increases knowledge and adoption level of farmers.

**Bhaskaran (1976)** found that gain in knowledge is dependent on age, education, size of land holding, and experience of farmers.

**Sinha et. al. (1977)** observed that attitude was significantly and positively associated with education, economic motivation, extension contact, socio-economic status, occupation and social participation while the age and caste was negatively associated with attitude.

**Mishra and Sinha (1981)** found that in case of modern farmers, social participation was significantly correlated to farmers' knowledge about farm technologies.

**Sharma (1985)** concluded that attitude of farmers who were found to be positively and significantly associated with the level of education and socio-economic status while the size of family, castes and land holding were negatively associated with their attitude. **Bajpai (1987)** reported that the attitude of farmers who were found to be

positively and significantly associated with the level of education, occupation, social participation, socio-economic status, size of land holding and source of information utilised by them.

**Mundhwa and Patel (1987)** found that the majority of the farmers producing rainfed wheat had a medium level of knowledge of the cultivation practices recommended for adoption. Among the personal, social and economic characteristics of the farmers, age, education, farming experience, caste, extension contact, land holding, socio-economic status and annual income had a close association and correlation with their knowledge of the requirement of the crop.

**Narwal and Dixit (1991)** observed that personal characteristic such as caste, size of holding, radio listening, extension contact and visit to kisan mela to be positively and significantly correlated with attitude. Size of holding, radio listening and extension contacts were significantly correlated with farmers' knowledge of feeding practices. The variation in the attitude and knowledge of farmers regarding feeding practice in the adopted village was more favourable than that of the non-adopted village. Extension programme can influence the variables, which have a direct bearing on farmers' knowledge and attitude towards feeding practices which in turn should improve animal husbandry.

**Allam and Nasrat (1994)** found that there is no significant relationship between women's attitude and their exposure to programmes about family issues in the media, having income generating activities and agricultural holdings. The high percentage of women was not using contraception regularly. Although women have the ability to contact reliable sources of information about family planning, the lack of efficient extension services has prevented this.

**Kunzru et. al. (1994)** observed a positive and highly significant relationship between adoption and knowledge level, attitude towards dairying, attitude towards dairy co-operatives and attitude towards augmenting productivity of dairy animals.

**Singh and Sharma (1995)** conducted a survey on 160 dairy farmers randomly selected from 4 villages of the Bijnor district of Uttar Pradesh. The dairy farmers were classed as 'adopters' or 'non-adopters' being individuals having 3 milking animals, earning 40 per cent of their income from dairy enterprise and adopting all the recommended practices for dairy farming. The factors which discriminated adopters from non-adopters were knowledge of dairy farming and business, the number of milking animals, land holding, education, attitude towards the dairy industry, mass media exposure and extension contacts.

**Sundaraswamy et. al. (1996)** reported that only 33 per cent respondents were found to have a negative view of child labour. The majority (82 per cent) of the respondents was found to be illiterate; 45 per cent from the scheduled castes, 86 per cent were landless; 93 per cent were from large, nuclear families; and annual income of 89 per cent was less than Rs. 11,000.

**Kansana et. al. (1996)** conducted a study of the association between five socio-personal factors (education, participation in training, credit facilities, communication source, number of information sources) and knowledge and adoption of improved wheat technology. All five factors were found to have a significant association with level of knowledge and adoption. They recommended that the level of awareness should be raised through training and other communication channels, and that improved credit facilities need to be provided.

**Chaudhary and Singh (1997)** concluded that age, education, herd size and knowledge of dairy innovation had a significant effect on farmers' attitudes. Younger, more highly educated farmers with larger herds having more knowledge about dairy innovations were more likely to have a favourable attitude to artificial insemination.

**Krishnamurthy and Veerabhadraiah (1999)** in their studies observed a clear difference between trained and untrained farmers in their overall knowledge about IPM practices in rice cultivation. The mean adoption score of trained farmers was 69 and that of untrained farmers was 57. A majority (63 per cent) of trained farmers had a favourable attitude towards IPM practices.

**Kalaskar et. al. (1999)** concluded that variables such as education, land holding, annual income, socio-economic status, sources of information and knowledge were found to possess significant positive relationship with adoption of integrated pest management practices in cotton cultivation.

## PROBLEMS AND CONSTRAINTS

**Fulzele (1978)** pointed out that for conducting method demonstration, agricultural extension working could not get technical guidance in time from the officials. Foods, fertilisers and insecticides could not be supplied in time while sign-boards, teaching aids and vehicle for transportation were not at all supplied to them.

**Anonymous (1987)** stated that T & V system in practice is not functioning satisfactorily. The common deficiencies are: poor capabilities of SMSs; inadequate technical support from scientists, poor training, inadequate guidance and supervision of VEWs.;

frequent transfer of staff and inadequate funding in extension. Most of these deficiencies are due to the growing administrative inefficiency and budgeting constraints rather than any inherent deficiency of T & V system.

**Desai and Bidri (1989)** concluded that the regularity of contact between the farmers and VEOs is not properly undertaken, which is a matter of serious concern, since the effectiveness of system depends upon the visits.

**Maheshwari and Garg (1991)** reported that in all the villages surveyed, it was found that the workers were not available at the wage rate of Rs. 18 per day, prescribed by the Government. In some of the villages workers were employed at the rate of Rs. 25 per day, and adjustments were made by increasing the number of days worked on the project.

**Maheshwari and Garg (1991)** reported that in one of the villages surveyed, it was pointed out by the beneficiaries that quality of wooden material and bricks were used in Indira Awas Yojana were very poor. They further reported that the construction of house was very poor and it was comparatively smaller in size, besides latrines and kitchen have not been provided for.

**Asiabaka and Bamisiale (1991)** reported that the extension agent had the problem in areas of transportation, lack of insensitive

and untimely distribution of input to the farmers. Other problems were lack of office space, problem of travelling allowance, no chance of promotion and inadequate staffing.

**Singh and Roy (1991)** reported that lack of specialists in all the subjects was most important constraints perceived by extension personnel. Other constraints were lack of audio-visual aids, lack of field visits due to transportation problems, lack of skill in teaching and inadequate promotion.

**Sinha (1992)** reported that the main problems faced were the identification of beneficiaries and opportunities, the short duration of training courses, absence of project preparation and lack of raw materials, machines and marketing. There was no proper monitoring and evaluation of the trades undertaken and progress made by TRYSEM trainers.

**Shinde et. al. (1993)** found that adequate discussion was not ensured on different topics with the extension personnel by higher officials.

**Kumar et. al. (1999)** found that many of the farmers were neutral or undecided in their attitude towards the programme. The important constraints perceived by farmers were that the unavailability of water, unavailability of desired plant species, and small size of land holding.

**CHAPTER-III**

**DESCRIPTION**

**OF**

**TRACT**

# **DESCRIPTION OF TRACT**

## **PART -I**

### **SALIENT FEATURES OF PRIME MINISTER'S ROZGAR YOJANA**

The aim of this chapter is to describe the situation and the locale in which the study was conducted. Further, an attempt has been made to present maximum information about the actual surrounding and situation of the locale in which the study was undertaken. This chapter is divided into two parts, the first part highlights about the Prime Minister's Rozgar Yojana and the second part deals about the district Allahabad, especially Karchhana, Handia and Phulpur tehsils.

The Prime Minister's Rozgar Yojana (PMRY) was announced by the Hon'ble Prime Minister of India on 15<sup>th</sup> August 1993. The Yojana was formally launched on the 2<sup>nd</sup> October, 1993.

The PMRY has been designed to provide employment to more than a million persons by setting up of 7 lakh micro-enterprises by the end of the eighth plan. It seeks to promote and set up self-employment ventures in the industry, service, and business sectors.

The PMRY aims at helping the economically weaker sections of unemployed educated youth to set up micro-enterprises. The scheme

also has reservations for the scheduled castes, scheduled tribes, and other backward classes. A major effort in the direction of tackling the unemployment scenario, the yojana at the same time attempts to harness the latent potential amongst our unemployed youth.

The yojana has incorporated many new features emerging from the experiences of the past. A Central Sector Scheme, it provides for a capital subsidy from the Government of India, a free entrepreneurship stipendiary training and technical support to the target group. A composite loan is made available by the banks. To help the educated unemployed a minimal amount of margin money has been kept while requirements for collateral guarantee have been waived.

### **OBJECTIVES OF PMRY**

The PMRY has been designed to provide employment to more than a million persons by setting up of 7 lakh micro enterprises by the educated unemployed youth. It relates to the setting up of the self employment ventures through industry, service and business routes. The scheme also seeks to associate reputed Non-Governmental Organisations in implementation of PMRY scheme especially in the selection, training of entrepreneurs and preparation of project profiles.

## **TARGET GROUP**

The scheme covers all educated unemployed youth who are Class-X passed or failed, ITI passed, and persons who have undergone the government sponsored technical courses for a minimum duration of 6 months. They should be within the age group of 18 – 35 years.

Family income should be upto Rs. 24,000 per annum of family and upto Rs. 24,000 per annum of parents of the beneficiary. Family for this purpose would mean the beneficiary and the spouse. Family income would include income from all sources whether wages, salary, pension, agriculture, business, rent.

The applicant should not be a defaulter to any nationalised bank / financial institution / co-operative bank.

## **RESERVATION**

Preference should be given to weaker sections including women. The Scheme envisages 22.5 per cent reservation for Scheduled Castes/Scheduled Tribes and 27 per cent for Other Backward Castes (OBCs). In case Scheduled Castes / Scheduled Tribes / Other Backward Castes candidates are not available, State/Union Territory Government will be competent to consider other categories of candidates under PMRY.

## **COVERAGE**

The Scheme covered urban areas only during 1993 – 94 and whole of the country from 1994 – 95 onwards. From 1994 – 95 onwards self-employment scheme for the educated unemployed youth (SEEUY) has been subsumed in PMRY.

## **RESIDENCY**

Beneficiary should be the permanent resident of the area for at least three years. Document like ration card will constitute enough proof for this purpose. In its absence any other document to the satisfaction of Task Force may be accepted.

## **ACTIVITIES**

It is proposed to encourage educated unemployed youth to set up micro enterprises in industry/service and business sectors. Activities financed under SEEUY will also continue to qualify for assistance under PMRY.

Educated women need special attention as their access to employment and training is conditioned by social circumstances and attitudes. State/Union Territories should identify activities suitable for the women and if necessary special and exclusive training courses may be conducted for them.

## **GOVERNMENT LOAN AND SUBSIDY**

Project upto Rs. 1 lakh are covered under the scheme in case of individuals. After identification of the beneficiaries and subject to their project being found feasible/viable by the Task Force, Banks would consider to provide a composite loan (working capital + term loan) to the extent of 95 per cent of the project cost, not exceeding Rs. 95,000 per beneficiary. The assistance from the Government will be in the shape of an outright capital subsidy to the extent of 15 per cent of the project cost subject to ceiling of Rs. 7,500 per beneficiary.

The subsidy will be released to the bank after disbursement of the loan. For loans upto Rs. 95,000, borrower will not be required to give collateral security and will only be required to hypothecate the assets created by this loan till full repayment of the loan. The repayment would be in instalments beginning after initial moratorium of 6 – 18 months ranging over 3 – 7 years depending on the nature and profitability of the venture.

Recovery of loans is the responsibility of the banks concerned. Discretion rests with the State/Union Territory Government to restrict the number of leading banks in any area for better implementation, if they so desire.

## **JOINT VENTURES**

Group activity stands a better chance of success because it is easier to provide back up support and marketing linkages. Group activities should, therefore, be encouraged. If two or more eligible persons join together in a partnership, the project with higher costs would also be covered provided share of each person in the project cost is Rs. 1 lakh or less.

Subsidy would be calculated for each partner separately at the rate of 15 percent of his share in the project cost limited to Rs. 7,500 per partner.

## **TRAINING AND ENTREPRENEURIAL DEVELOPMENT ASSISTANCE**

Scheme envisages compulsory training for entrepreneur after the loan is sanctioned. The training expenses stand revised to Rs. 1000 per beneficiary (including Rs. 300 as stipend) for cases sanctioned during and from 1994 – 95 onwards.

Additional funds in lumpsum are to be allocated to States/UTs for other entrepreneurial development assistance like preparation of project profiles, market surveys, concurrent evaluation, monitoring, etc.

State/Union Territory Governments should involve reputed Non-Governmental Organisations, Chambers of Commerce and Industry, Trade and Industry Associations etc. in selecting and referring the cases to Task Force, in training of entrepreneurs etc.

The training programme should take care of the special need of the educated unemployed. The training modules should be prepared by the district/state agency, keeping in view the demand for different types of activities at the local level. It will be basically towards entrepreneurship development.

The syllabus should also include:

1. Elements of book keeping.
2. Simple knowledge of marketing.
3. Acquaintance with product costing.
4. Familiarisation with project financing by banks
5. Maximum emphasis on learning by doing.

State/Union Territory Government should identify the training institutions and draw up the module for training. Training is an integral component of the scheme. Duration of training would be 20 working days in each case.

Trainees will get a stipend of Rs. 300 during the training period for a month. The training expenditure will be Rs. 700 per trainee.

Training institute can be provided literature for imparting the requisite training. It is intended that spare capacity available in Industrial Training Institutes, Polytechnics and other suitable training institutes run by Government, private or voluntary organisations maybe utilised.

## **IMPLEMENTATION**

The district being well-established geographical unit for many programmes, it is proposed that the co-ordinated implementation of the programme will be undertaken at the district level. The States/UT Governments may select and declare one agency as Implementing Agency out of the District Industries Centre / Small Industries Service Institutes (SISI) / Directorate of Industries (DI) / District Urban Development Agency (DUDA) in four metropolitan cities of Delhi, Mumbai, Kolkata and Chennai and out of District Industries Centre / District Urban Development Agency in other areas. This agency in consultation with the banks of the respective areas will be responsible for the formulation of self-employment plans, their implementation and monitoring under the overall guidance of the District PMRY Committee. They are required to formulate location specific plans of action, based on realistic demand assessment for various activities and that each particular activity would be able to absorb,

At district level, Task Force will comprise of a Chairman who will be a senior officer of the implementing agency preferably head of the agency, e.g. General Manager of District Industries Centre, Director, in case of Small Industries Service Institute, Additional Director of Industries in case of Directorate of Industries, Vice Chairman in case of District Urban Development Agency. Other members of the Task Force will be representatives of

1. Lead Bank
2. Two leading Banks
3. District Employment Officer
4. One member each from District Industries Centre / Small Industries Service Institutes/District Urban Development Agency (other than the implementing Agency)
5. One officer as a member secretary to be nominated by the Chairman of the Task Force
6. Chairman may co-opt one or more members from reputed non-governmental organisations.

Implementation of the scheme involves identification of beneficiary, Selection of specific avocations, identification of the support system required by the beneficiary, escort service and close liaison with the banks and other local agencies for –

- i. Motivating and selecting the entrepreneurs,
- ii. Identifying and preparing schemes in industry, service and business sectors,
- iii. Determining the avocations/activities,
- iv. Recommending loan,
- v. Getting speedy clearance, as necessary from the authorities concerned.

## **MONITORING**

The Scheme will be monitored at district level by District PMRY Committee, at State/Union Territory level by State/Union Territory PMRY Committee and at Central level by High Powered Committee under the chairmanship of Secretary (Small Scale Industries & Agricultural Rural Industries).

## **INVOLVEMENT OF NON-GOVERNMENTAL ORGANISATIONS (NGOs)**

State/Union Territory Governments should involve reputed Non-Governmental Organisations, Chambers of Commerce and Industry, Trade and Industry Associations etc., right from the identification, motivation and selection of beneficiaries by nominating them in the Task Force, preparation of project profiles. They can also help the borrowers in proper management of the assets, marketing of

the products, repayment of loan instalments, etc. Training of beneficiaries is another area where they can play a very useful role. State/Union Territory Governments should work out the methodologies to associate the reputed NGOs in a manner which will bring the scheme to the doorstep of the potential beneficiaries. Industry Associations should also be requested to urge their members to adopt at least one unit and act as mentor.

## **EVALUATION**

The Government of India will carry out concurrent evaluation on regular basis to assess the effectiveness of the Scheme. The concurrent evaluation is proposed to be started from 1994 - 95. Reputed institutions, Organisations, and Non-Governmental Organisations in the State/Union Territories will be identified to carry out survey of the beneficiaries. Institutions and organisations for survey will be selected in consultation with State/Union Territory Government. For suitable follow up action, progress report received from the State/Union Territory Government along with the concurrent evaluations will be reviewed in the High Powered Committee at the Central level.

## **OPERATIONAL GUIDELINES**

1. Immediately on receipt of targets from the Central Government, State/Union Territory Governments would convey district wise targets to each district. During the year 1993 – 94, it was proposed to 40,000 beneficiaries under PMRY in urban areas only. Under self-employment Scheme for the Educated Unemployed Youth (SEEUY) a target of 1.265 lakh beneficiaries for 1993 – 94 had been distributed. Thus for 1993 – 94, the two schemes had been run concurrently and from 1994 – 95 the Self-Employment Scheme for the educated unemployed Youth was subsumed in the PMRY.

Target for 1994 – 95 had been distributed by giving 50 per cent weightage to population and 50 per cent weightage to the educated unemployed youth registered in the Employment Exchanges of the State/Union Territory.

2. The Task Force would invite applications in prescribed form from the eligible persons through advertisements in local newspapers. Publicity would also be given by display on Notice Boards in the Banks and BDO's offices.

3. These applications will be approved by the Task Force and would be recommended to the concerned bank branches. The number of application recommended would be around 100 per cent more than the target fixed for the branch to take care of rejections at the bank level. The names of the beneficiaries approved by the Task Force would be displayed on the Notice Board in the office of the Chairman of the Task Force immediately after the meeting.
4. All the cases received by the Branch Managers after recommendation by the Task Force Committee would be disposed of expeditiously.
5. Training Institutions should be identified and modules for training should be kept ready by the time the loan is sanctioned by banks.
6. As soon as the cases of sanctioned intimation will be sent to District Industries Centres, etc. (i.e. implementing agency) by the banks so that training activity can start.
7. In order to ensure that the desired results are achieved all activities should be completed in a time bound manner and difficulties experienced should be sorted out in the District PMRY Committee.

8. State/Union Territory Governments may provide necessary infrastructure support like provision of industrial sites, shops, water on preferential basis to these entrepreneurs. Provisions of sites and sheds at concessional rate to service ventures in Urban areas will be essential for the success of service ventures. Many State/Union Territory Governments are providing various tax concessions and incentives under their Industrial Policy. Such concessions should also be extended to the beneficiaries under the scheme.

As load requirement will be small, State/Union Territory Governments should give priority to the persons getting the loan sanctioned under the PMRY for electric connection. No deposit should be asked for and small infrastructure e.g. creating few poles and extensions of wire line should be done expeditiously.

## LIST OF SOME ACTIVITIES

### **INDUSTRY SECTOR**

1. Ara Machine / Saw Mill
2. Besan Mill / Flour Mill / Spice Mill / Rice Mill / Dal Mill
3. Oil Expeller
4. Cooler body manufacturing / Iron Goods / Agri. Implements / Wire Mesh / Brass Metal / Steel Furniture /Gate & Grill / Utensil polishing / Rolling Shutter
5. Plastic items / Rubber Products / Bobbin factory / Cooker handles / Photo frames
6. Shoe making / Leather goods / Seat Cover
7. Garments / Handlooms / Dolls manufacturing / Handicrafts / Curtain rod / Cloth printing / Saree Fall manufacturing
8. Candles / Chalk / Ball pen / Agarbatti
9. Power Press / lathe
10. Wooden goods / Furniture / Buggi manufacturing
11. Paper products / Bags / Printing / Press / Cardboard Boxes
12. Lime Kiln / Wooden Coal manufacturing
13. Glass Works / Optical Lenses
14. Electrical Goods / Switch Board
15. Chemicals / Soaps / Detergent / Grease manufacturing
16. Auto Parts / Filter / Spring manufacturing / Injector nozzles
17. Food & Dairy products / Dairy Farming / Pig Farming / Fish Farming / Milk Cream / Ghee / Bakery / Soda Water / Kheel murmure / Ice Candy
18. Photo labs
19. Paper cups and plates
20. Resin foam / Leather covers and bags
21. Sport nets

22. Badminton Shuttle Cock
23. Surgical Bandage
24. Batik Printing
25. Petticoat
26. Cotton Socks
27. Brassier
28. Hold – all
29. Bone Meal
30. Leather Belt
31. Kalin Industry
32. Paint Brush
33. Cement Jali
34. Lens Grinding
35. Naphthalene Ball
36. Tomato Ketchup
37. Phenyl
38. Rubber Gloves
39. Iron Cots
40. Gobar Gas Plant
41. Tube Light Frame
42. Transformer Radio / TV
43. Bakelite Accessories
44. Agarbatti Industry
45. Chemical Industry
46. Truck Body Building
47. Brick Industry
48. Pottery
49. Fountain & Ball Point Pen
50. Carpet Fabrication

51. Brass Item
52. Namkeen making
53. Bamboo Articles
54. Ornaments
55. Electronics
56. Engineering Workshop
57. Book Binding
58. Cotton bags
59. Statues of Plaster of Paris
60. T. V. Antenna
61. Blank Video Cassettes
62. Cassette Recording
63. Printed Circuit Boards
64. Miniature Bulbs
65. Decorative Bulbs
66. Tube Light Choke
67. Night Lamp
68. G. I. Washers
69. Hose Clamps
70. TV / Room Cooler Stand / Trolley
71. Pressure Stove
72. Screw Drivers
73. Hath Thela (Hand Cart)
74. Aluminium Hangers
75. Wheels for Bullock Carts

**BUSINESS**

- 76 Ayurvedic / Homeopathic Medicine Shop
- 77 Cycle Repairing Shop
- 78 lacquer ware shop

79. Optician Shop
80. Grain Merchant
81. Zari Items
82. Rangai & Chhapai Shop (Colouring and printing shop)
83. Books Stall
84. Cold Drink Shop
85. Fruit / Sugarcane Juice
86. Oil Shop
87. Kerosene Shop
88. Potters Shop
89. Beej Bhandar (Seed Stores)
90. Scooter Parts Shop
91. Patang Dori (Kite) Shop
92. White Washing Material Shop
93. Sports Shop
94. Cycle Shop
95. Steel Crockery Shop
96. Paan Masala, Tea and Coffee Shop
97. Science Equipment Shop
98. Utensil Shop
99. Tent House
100. Woollen Trading
101. Grocery / Kirana
102. Cloth Shop / Cut Piece / Garments / Cotton fabrics
103. Electrical Goods Stores
104. Stationery Store
105. Hardware Shop / Iron Goods / Pipe fitting
106. Building Material / Sanitary Fitting Stores
107. Fruit & Vegetables Shop

- 108. Confectionery Shop
- 109. Furniture / Wooden Boards / Timber merchant
- 109. Auto Parts dealer
- 110. General Stores / maniari
- 111. Shoe Shop
- 112. Photo Studio
- 114. Pesticides / Fertilisers / Cattle feed
- 115. Jute bags shop
- 116. Cigarette / Pan / Bidi Shop

#### **SERVICES**

- 117. Auto Rickshaw / Rickshaw servicing
- 118. TV / Radio/Electrical Repairs / Cassette Recording
- 119. Photostat / Xeroxing / Typing / P. C. O.
- 120. Dry cleaning / Sari Charak / Rafoogar
- 121. Hair Dresser / Beauty Parlour
- 122. Tyre tube repair / Vulcanising / Air Compressor
- 123. Lather / Jobbing / Repairing Workshop
- 124. Auto / Cycle repairs / battery & Welding / Lead recovery
- 125. Electric Fitting / Motor Winding / Cooler Repair
- 126. Medical Clinic / Practice
- 127. Service Station / Diesel Pump Testing
- 128. Watch Repairing
- 129. Box – making Works
- 130. Video Centre
- 131. Battery Charging
- 132. Typewriting & Duplicating work
- 133. Scooter repairing
- 134. Sign Board Painting
- 135. Furniture Repairs

## **CONSTITUTION OF DISTRICT PMRY COMMITTEE**

District Collector / Dy. Commissioner	- Chairman
Chief Executive Officer, District Rural Dev. Agency	- Member
District Employment Officer	- Member
Lead Bank Manager	- Member
Chairman, Task Force Committee	- Member Secy.

Besides these Officers/representatives, Chairman can co-opt any one or more of the following:

One or more prominent citizens from the fields of social services, Industry/Business, District Welfare officer, District Statistical Officer, District Education Officer, Principal of Local Engg. Colleges / Polytechnics / Industrial Training Institutes / or representatives of the Directorate of Technical Education / Vocational Training / Industrial Training, Representatives of Banks.

## **FUNCTIONS OF DISTRICT PMRY COMMITTEE**

1. To keep various agencies informed of the basic parameters and the requirements of the Scheme and the tasks to be performed by these agencies.
2. To review progress of training and keeping overall expenditure within sanctioned limits.
3. To monitor and evaluate the Scheme to ensure its effectiveness.
4. To secure inter-departmental co-ordination and co-operation.
5. To monitor and help the banks in recovery of the loans.
6. To give publicity to the achievements made and disseminate knowledge and build-up awareness about the Scheme.
7. To send periodical statements to the State/Union Territory Governments in the prescribed formats.

## **CONSTITUTION OF STATE / UNION TERRITORY**

### **PMRY COMMITTEE**

Chief Secretary

- Chairman

#### **Members**

1. Secretary, Department of Industries
2. Secretary, Department of Finance
3. Secretary, Department of Planning
4. Secretary, Department of Rural Development
5. Secretary, Department of Labour
6. Representatives of State/Union Territory level Banking Institutions including Reserve Bank of India
7. Commissioner / Director of Industries and Commerce – Member Secretary
8. Director, Small Industries Services Institute / Incharge, Branch Small Industries Services Institutes of States / Union Territories  
Other officials and non-officials may be invited if their presence is felt necessary in the meetings.

### **FUNCTIONS OF STATE/UNION TERRITORY PMRY COMMITTEE**

1. To provide leadership and guidance to the District PMRY Committees in the planning, implementation and monitoring of the Scheme.

2. To secure inter-departmental co-ordination between various implementing agencies and to ensure development of strong backward and forward linkages.
3. To review expenditure to ensure that it remains within the sanctioned limits.
4. To review the physical targets and achievements
5. To monitor and evaluate the implementation of the Scheme.
6. To monitor and help the banks in recovery of the loans.
7. To provide the forum for meaningful dialogue at the State/Union Territory level between various implementing agencies.

#### **CONSTITUTION OF HIGH POWERED COMMITTEE**

Secretary, (Small Scale Industries & ARI) - Chairman

##### Members

1. Additional Secretary & Development Commissioner (SSI)
2. Additional Secretary & Financial Adviser, Ministry of Industry
3. Joint Secretary, Department of Rural Development
4. Joint Secretary, Department of Banking
5. Joint Secretary, Ministry of Labour
6. Joint Secretary, Ministry of Urban Development
7. Adviser (VSI), Planning Commission
8. Executive Director, Reserve Bank of India

- 9 to 12. State Industry Secretaries of four selected States
13. Director (PMRY), Office of the Development Commissioner (Small Scale Industries) – Member Secretary
- The Chairman can co-opt other Members/ Invitees on the Committee as and when deemed necessary.

#### **FUNCTIONS OF THE HIGH POWERED COMMITTEE**

1. To ensure effective implementation of the Scheme
2. To review the progress of the Scheme in physical, financial and quantitative terms.
3. To consider concurrent evaluation reports
4. To serve as a standing forum for interaction among the State Governments and different Departments, Banks and agencies involved in the implementation of the Scheme.
5. To consider proposals for providing entrepreneurial development assistance and strengthening institutions and infrastructure relating to entrepreneurship development.
6. Revision or modifications of operational guidelines.

The Committee will meet periodically to carry out its functions

**SOURCE :** Prime Minister's Rozgar Yojana, General Features and Operational Guidelines, issued by the Department of SSI & ARI, Ministry of Industry, Govt. of India.

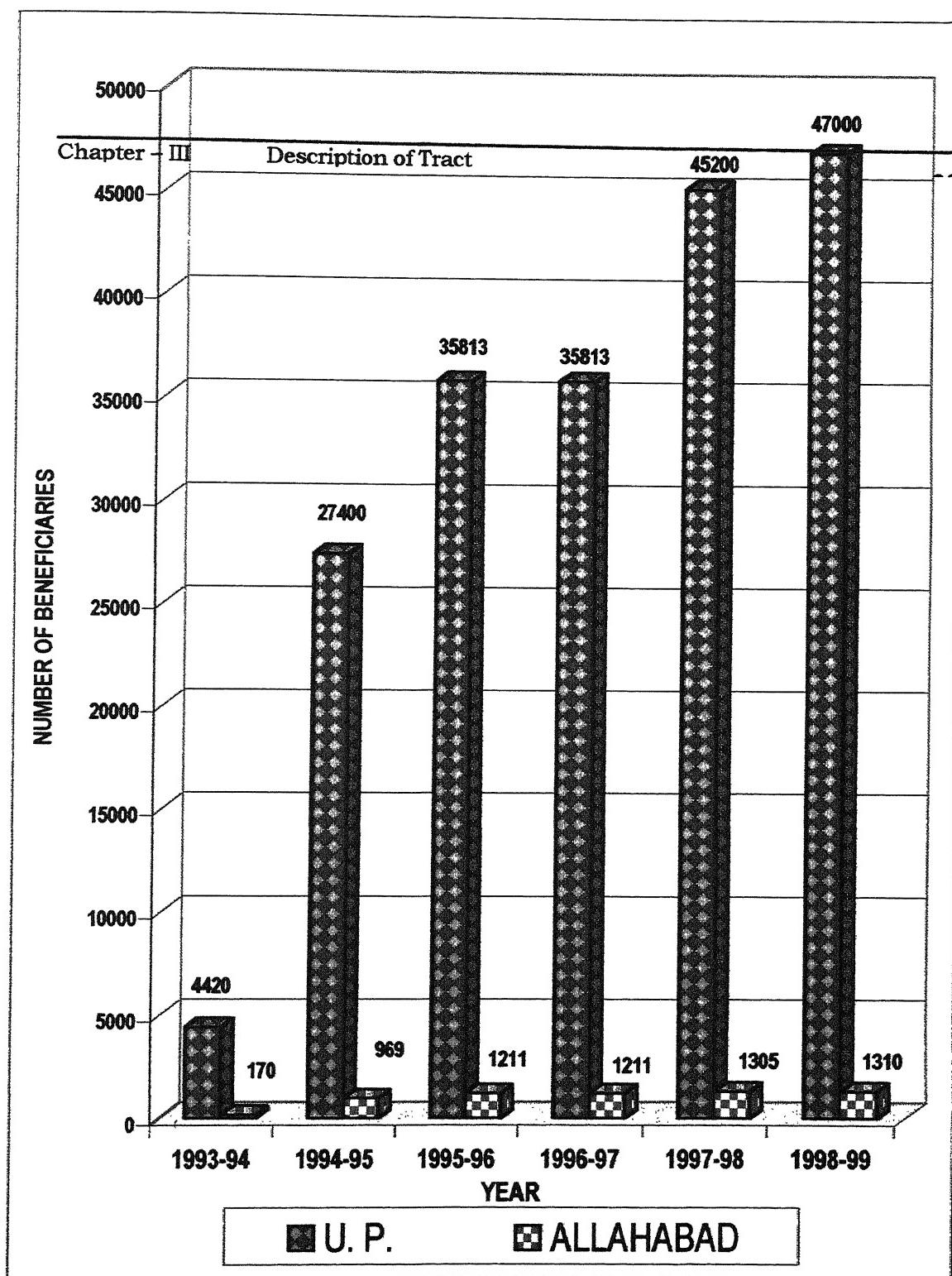
**Table 3.1 Year-wise status of Allahabad district against Uttar Pradesh Performance (PRIME MINISTER'S ROZGAR YOJANA)**

Year	Annual Target			Achievement (Percentage of target)			
	No. of beneficiaries		Alld. Distt. Percentage share	Sanction		Disbursal	
	U.P.	Alld.		U.P.	Alld.	U.P.	Alld.
1993-94	4420	170	3.84	90.40	101.18	63.26	59.41
1994-95	27400	969	3.53	84.20	82.87	67.40	40.70
1995-96	35813	1211	3.38	104.20	100.33	86.00	37.50
1996-97	35813	1211	3.38	105.00	100.00	83.00	62.00
1997-98	45200	1305	2.88	98.31	102.20	78.00	64.80
1998-99	47000	1310	2.78	97.75	100.70	79.65	68.85

Source : PMRY Training Booklet issued by the Directorate of Industries, PMRY Cell, Kanpur, U.P.

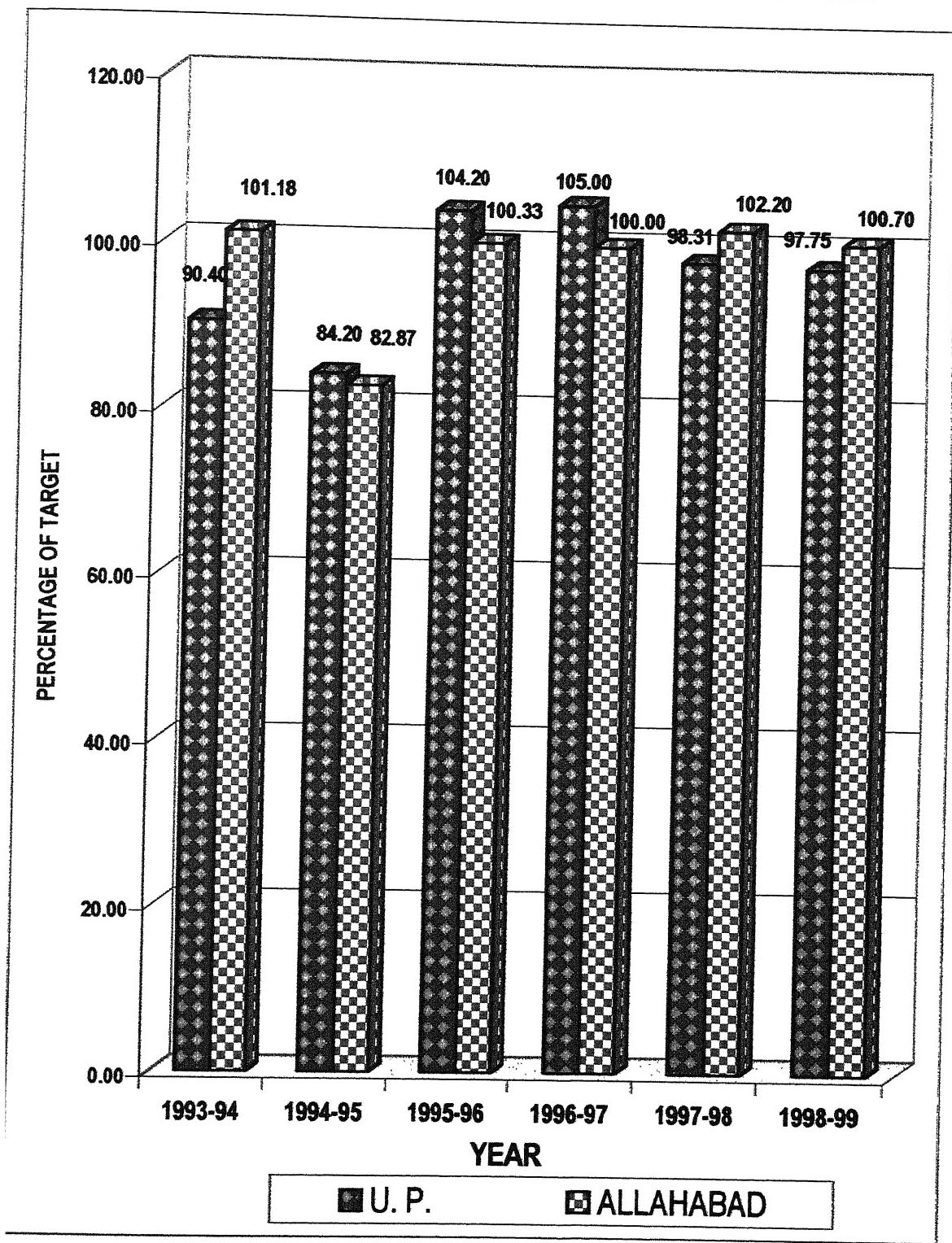
**FIG - 3.1 YEAR-WISE STATUS OF ALLAHABAD DISTRICT AGAINST UTTAR PRADESH STATE PERFORMANCE UNDER PRIME MINISTER'S ROJGAR YOJANA**

**ANNUAL TARGET**



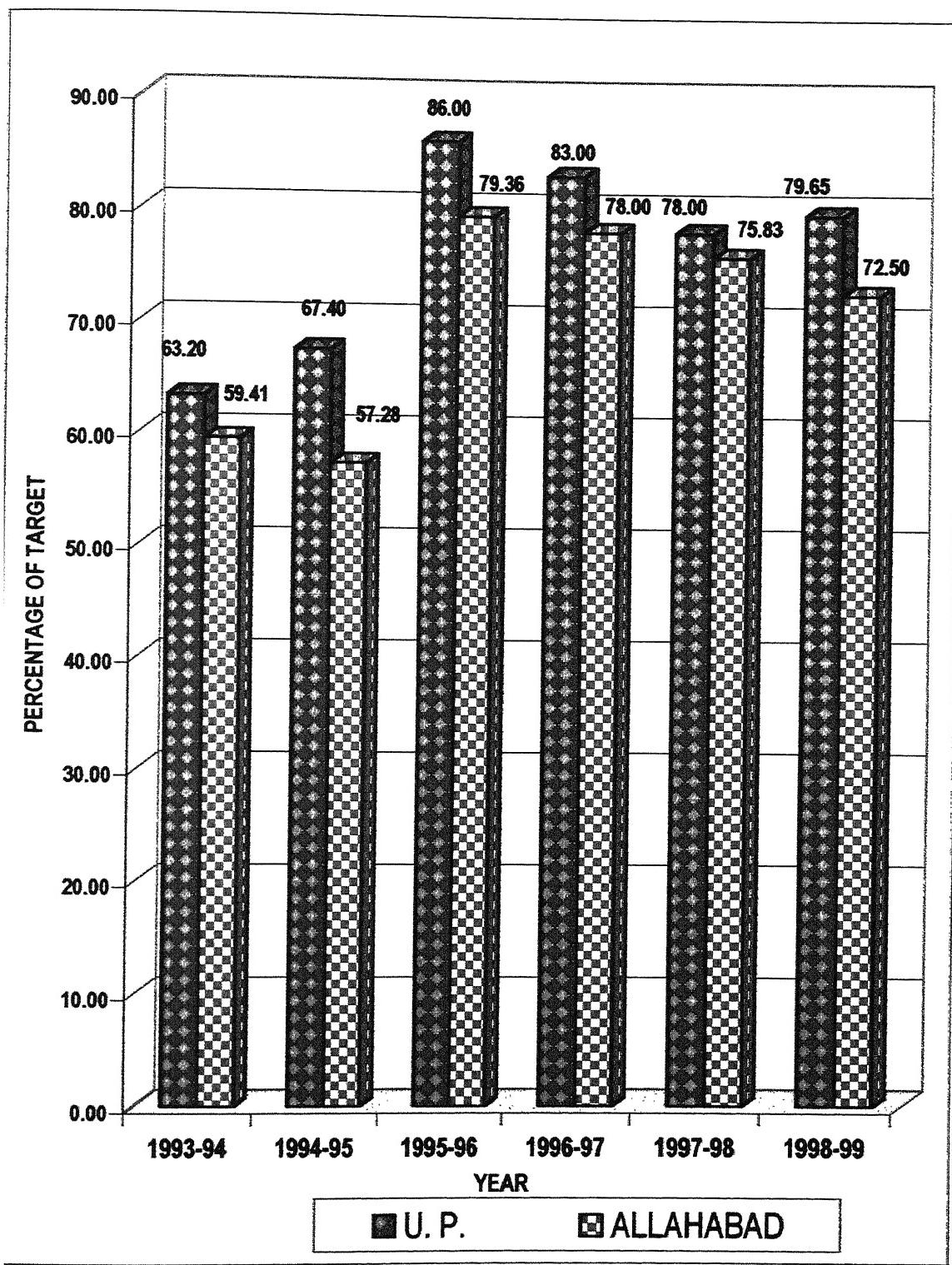
**FIG - 3.2 YEAR-WISE STATUS OF ALLAHABAD DISTRICT AGAINST UTTAR PRADESH STATE PERFORMANCE UNDER PRIME MINISTER'S ROJGAR YOJANA**

**YEAR-WISE SANCTION OF LOAN  
UTTAR PRADESH vs ALLAHABAD DISTRICT**



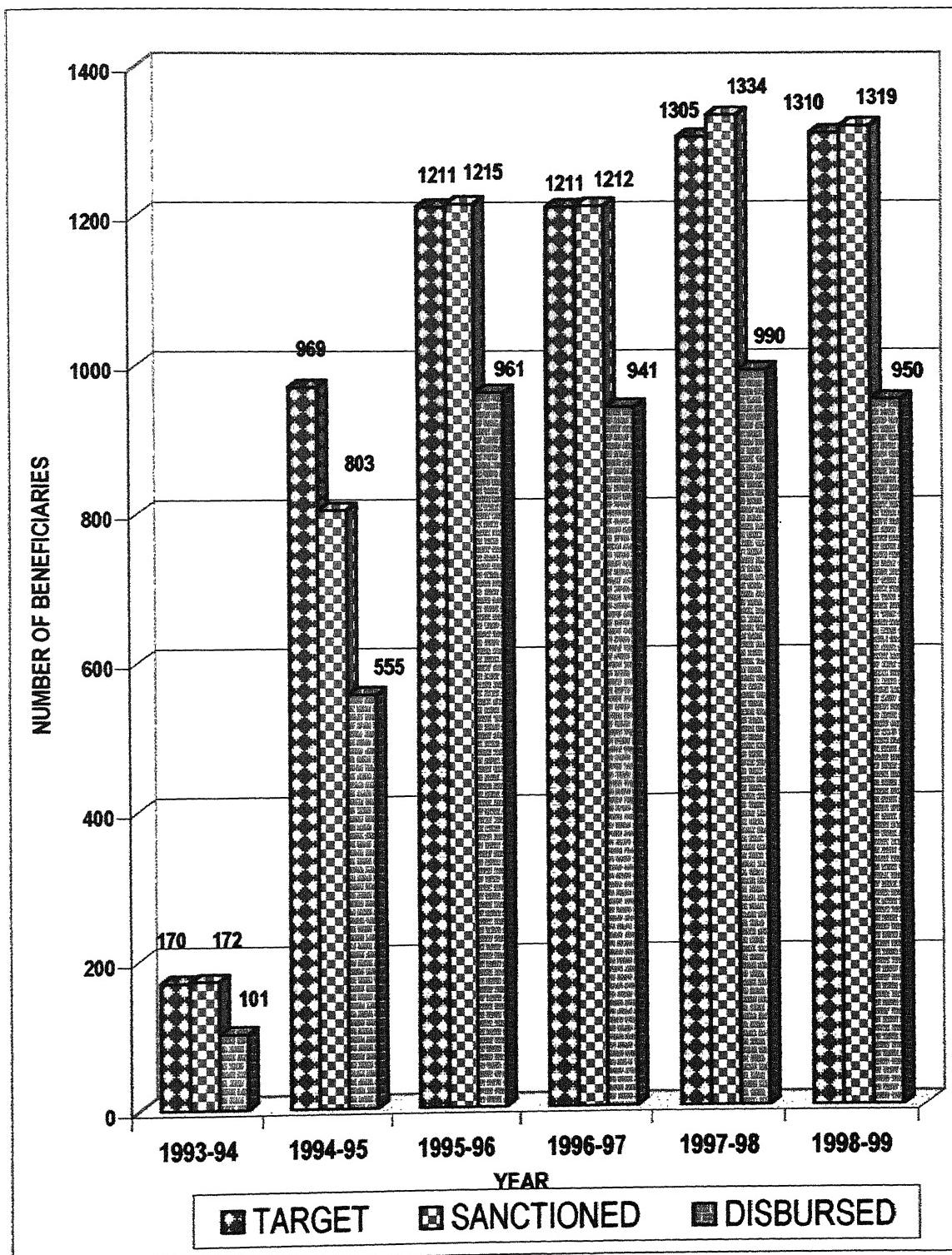
**FIG - 3.3 YEAR-WISE STATUS OF ALLAHABAD DISTRICT AGAINST U.P. STATE PERFORMANCE UNDER PRIME MINISTER's ROJGAR YOJANA**

**YEAR-WISE DISBURSEMENT OF LOAN  
UTTAR PRADESH vs ALLAHABAD DISTRICT**



**FIG - 3.4 YEAR-WISE PERFORMANCE OF ALLAHABAD DISTRICT  
UNDER PRIME MINISTER'S ROJGAR YOJANA**

**YEAR-WISE TARGET, SANCTION AND DISBURSEMENT**



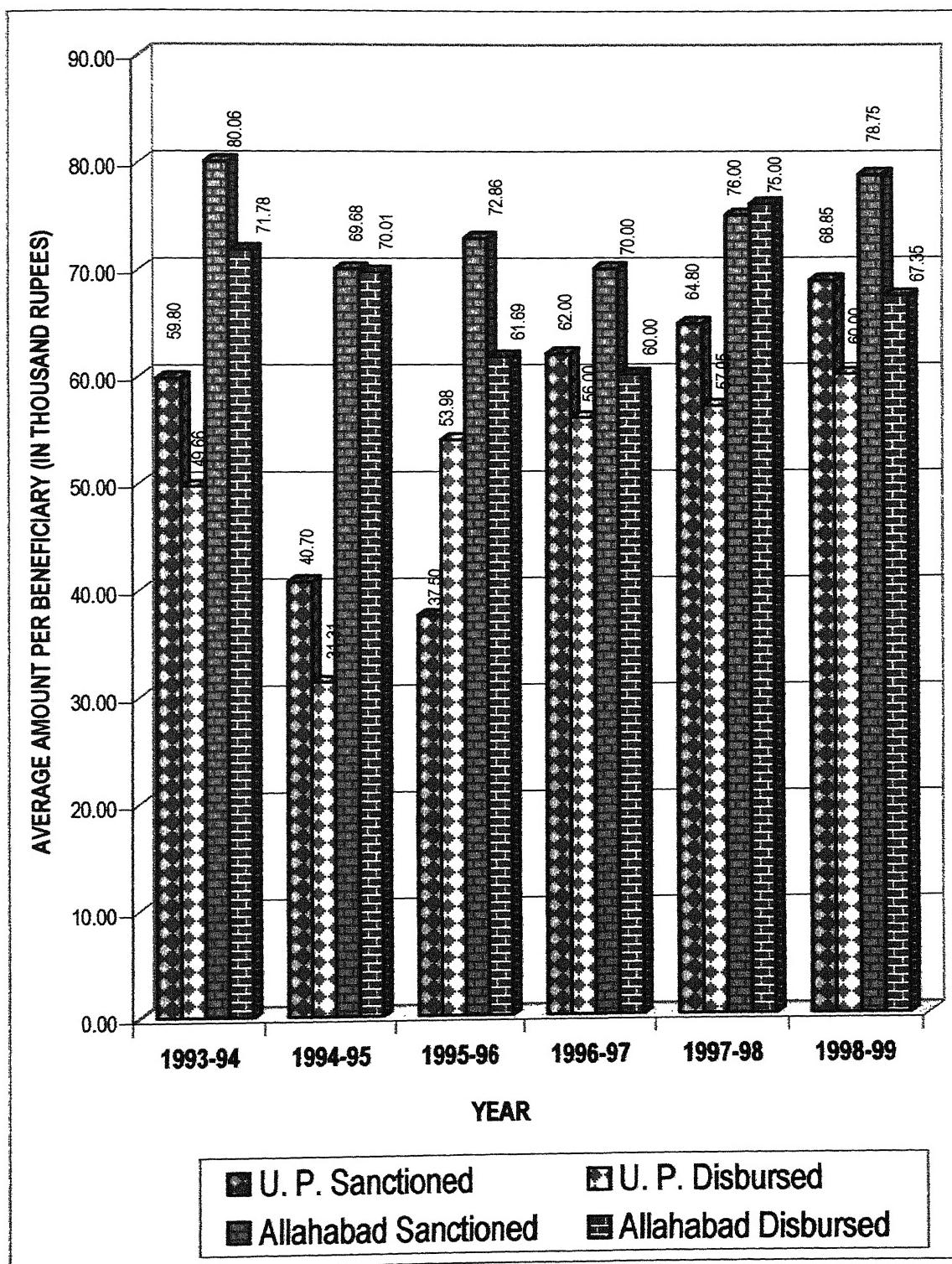
**Table 3.2 Year-wise status of Allahabad against Uttar Pradesh  
Performance (PRIME MINISTER'S ROZGAR YOJANA)**

Year	Figure in Thousand Rupees			
	Amount sanctioned per case		Amount disbursed per case	
	U. P.	Allahabad	U. P.	Allahabad
1993-94	59.80	80.06	49.66	71.78
1994-95	40.70	70.01	31.31	69.68
1995-96	37.50	72.86	53.98	61.69
1996-97	62.00	70.0	56.00	60.00
1997-98	64.80	75.0	57.05	76.00
1998-99	68.85	78.75	60.00	67.35

Source : PMRY Training Booklet issued by the Directorate of Industries, PMRY Cell, Kanpur, U.P.

**FIG - 3.5 YEAR-WISE STATUS OF ALLAHABAD DISTRICT AGAINST U.P. STATE PERFORMANCE UNDER PRIME MINISTER's ROJGAR YOJANA**

**YEAR-WISE SANCTION AND DISBURSEMENT**



## PART – II

### **LOCATION AND DEMOGRAPHIC FEATURES**

#### **District Allahabad:**

State of Uttar Pradesh has been divided into 15 Revenue Divisions and 5 Economic Regions for administrative convenience. District Allahabad falls under Allahabad division and south eastern region of the state. It lies in between 24°47' to 25°47 north latitude and 81°21 east longitude. Total geographical area of Allahabad is situated on the Sangam of rivers Ganga, Yamuna and Saraswati and also has religious importance.

#### **Climate:**

The climate of the district is sub-tropical and quite fluctuating. The summer is characterised by the scorching heat with maximum temperature of 48°C. In the winter season, the temperature goes down to a minimum of 4.8°C. The average rainfall in the district is 959 mm. The seasons are:

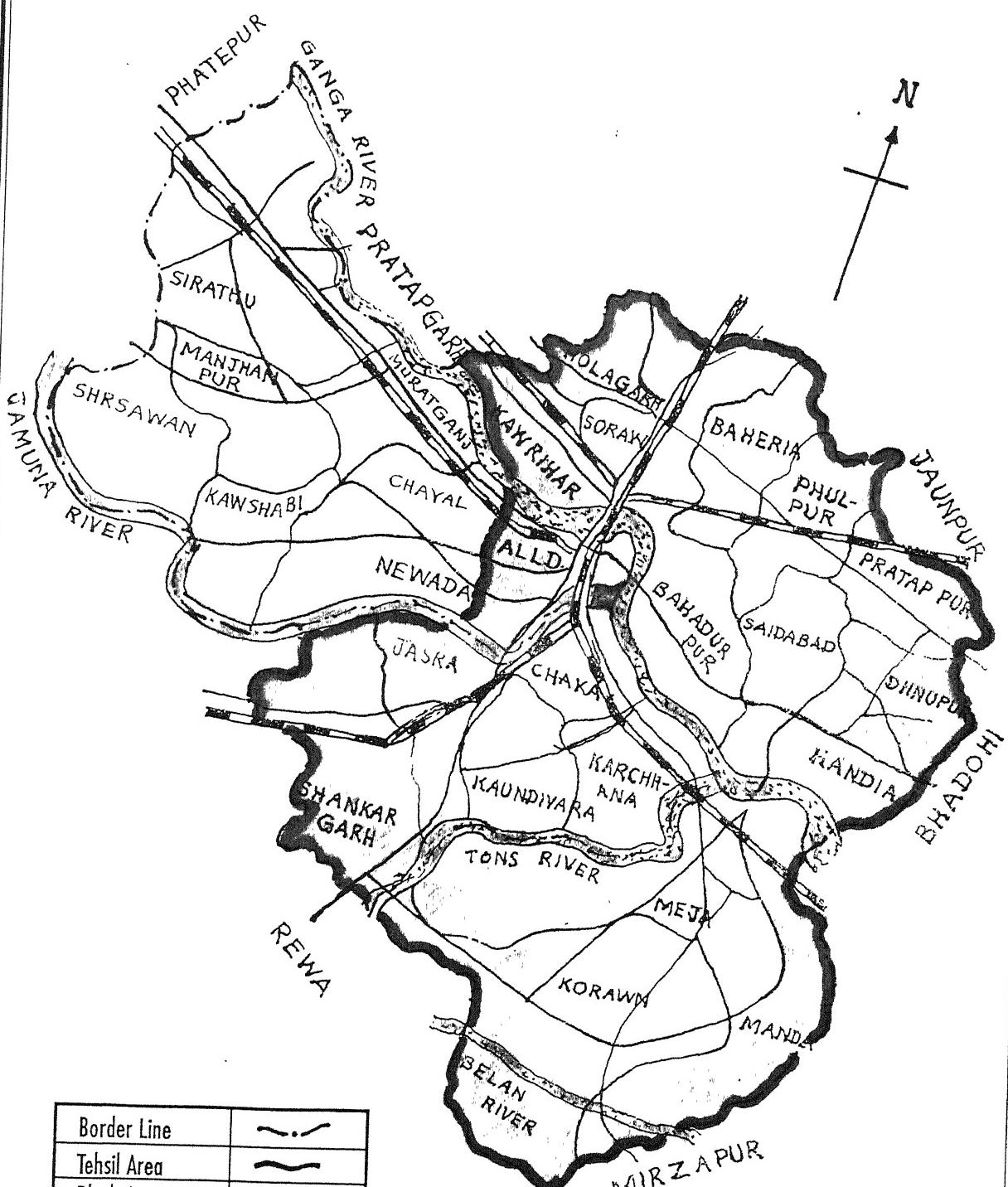
- i. Rainy season from mid June to September
- ii. Winter season from October to February
- iii. Summer season from March to mid June

**Table 3.3 Detailed features of Allahabad District**

Sl. No.	Particulars	Year	Figure
1.	Geographical Area Sq. Metres)	1991	17261
2.	Population (In thousand) Male Female	1991	3763 2008 1755
	Rural Urban		2809 954
3.	No. of literate persons (In thousand) Male Female	1991	1407 1029 378
4.	Number of Tehsils	1999	7
5.	No. of Community Development Blocks	1999	20
6.	No. of Nyay Panchayats	1999	208
7.	No. of Gram Sabhas	1999	1378
8.	No. of Ambedkar Grams	1999	361
9.	No. of Gandhi Grams	1999	20
10.	No. of Police Stations Rural Urban	1999	36 23 13
11.	Electricity No. of Electricity populated villages No. of Electrified Towns No. of Electrified Scheduled Castes villages	1999	2363 11 1546
12.	No. of Branches of Nationalised Banks	1999	161
13.	No. of Gramin Banks	1999	68
14.	No. of Co-operative Banks	1999	29
15.	No. of Land Development Bank	1999	6
16.	No. of Other commercial Bank	1999	10
17.	No. of Gobar Gas Plants	1999	4821
18.	No. of Cold Storage	1999	19
19.	No. of Populated Villages	1999	2715
20.	No. of Un-populated villages	1999	263
21.	Total No. of Villages	1999	2978

Source : "Statistical Patrika", District Allahabad, 1999

**MAP OF ALLAHABAD DISTRICT,  
SHOWING SELECTED TEHSILS OF STUDY**



KAWSHAMBI ALLAHABAD  
DISTRICT DISTRICT

## STATE OF AGRICULTURE

Land is irrigated and main sources of irrigation are canals and tube-wells. There are 4821 Gobar-gas plants, which supplies manure and fuel to the rural population. The main crops grown are wheat, paddy, potato, sugarcane, vegetables, and oilseeds. State of agriculture in Allahabad district are presented in the table below:

**Table 3.4 State of Agriculture in district Allahabad**

Sl. No.	Particulars	Year	Figure
<b>1.</b>	<b>Agriculture</b>		
	Total cropped area (Hectare)	1998 – 99	510752
	Net Irrigated Area (Hectare)	1998 – 99	327638
	Total Irrigated Area (Hectare)	1998 – 99	212875
	Percent Irrigated Area (Per cent)	1998 – 99	64
	Cereals (Thousand MT)	1998 – 99	373070
	Potato (Thousand MT)	1998 – 99	16755
	Oil Crops (Thousand MT)	1998 – 99	11225
	Sugarcane (Thousand MT)	1998 – 99	4867
<b>2.</b>	<b>Irrigation</b>		
	Length of Canals (Km)	1998 – 99	1909
	No. of Government Tube-wells	1998 – 99	937
<b>3.</b>	<b>Animal Husbandry</b>		
	Total No. of Animals	1998 – 99	2289824
	No. of Veterinary Hospitals	1998 – 99	45
	No. of Livestock Service Centres	1998 – 99	84
	No. of Artificial Insemination Centres	1998 – 99	35
	No. of Sub-centres	1998 – 99	50

Source : “Statistical Patrika”, District Allahabad, 1999

## INDUSTRIES OF ALLAHABAD DISTRICT

**Table 3.5 Industrial Units registered under Factories Act, 1948**

Sl. No.	Particulars	Year	Figure
1.	No. of working Industries	1998 – 99	179
2.	No. of Small Industrial Units	1998 – 99	2055
3.	No. of Persons Working	1998 – 99	10007

## FINANCIAL INSTITUTIONS

In the Allahabad district, there are 161 branches of Nationalised Banks, 68 branches of Gramin Bank, 29 branches of Co-operative bank. 6 branches of Co-operative Agriculture & Village Development Bank and 10 other Commercial Banks are also there which provide facilities to the people of the District.

## COMMUNICATION AND TRANSPORT

Allahabad District has 386 Post Offices, out of which 75 are in city area and other 311 Post Offices are in rural areas. There are 67 Telegraph Offices in the District. Allahabad is well connected with road and railway lines. Allahabad is situated on Delhi – Kolkata broad gauge line and Grand Trunk Road is passing through Allahabad. The nearest Airport is at Bamrauli, at the outskirts of the City at a distance of around 10 km. More details are given in the table below:

**Table 3.6 Communication and Transport**

Sl. No.	Particulars	Year	Figure
1.	No of Railway Stations (including Halts)	1998 – 99	36
2.	Length of Railway Line (Broad Gauge) (km)	1998 – 99	303
3.	No. of Post Offices	1998 – 99	386
	Urban	1998 – 99	72
	Rural	1998 – 99	311
4.	No. of Telegraph Offices	1998 – 99	67
5.	No. of Co-operative & Primary Agricultural Credit Societies	1998 – 99	194
	Members of Societies (Thousand)	1998 – 99	368
6.	Metalled Road (km)	1998 – 99	2839
	Maintained by P. W. D.	1998 – 99	1902
	Maintained by others	1998 – 99	937
7.	Entertainment		
	No. of Cinema Houses	1998 – 99	29
	No. of seats in Cinema Houses	1998 – 99	17848

Source : "Statistical Patrika", District Allahabad, 1999

### EDUCATION AND HEALTH

Education and Health are now getting impetus in the area.

There are 2366 Schools and Colleges along with 19 Degree Colleges and a University. The district has two Industrial Training Institutes, one Polytechnic, one Engineering College, and a Medical College. A network of 125 Hospitals and 78 Primary Health Centres takes care of Public Health. Further 369 Sub Health Centres are also functioning in the district. Detailed figures in this regard are presented in the table below:

**Table 2.7 State of Education and Health**

Sl. No.	Particulars	Year	Figure
<b>1.</b>	<b>No. of Educational Institutions</b>		
	Primary School	1998 – 99	1682
	Senior Basic School	1998 – 99	473
	High School & Intermediate College	1998 – 99	211
	Degree College	1998 – 99	19
	University	1998 – 99	1
	Medical College	1998 – 99	1
	Engineering College	1998 – 99	1
	Polytechnic	1998 – 99	1
	Industrial Training Institutes	1998 – 99	2
<b>2.</b>	<b>No. of Public Health Hospitals</b>		
	Allopathic	1998 – 99	60
	Ayurvedic		31
	Homeopathic	1998 – 99	30
	Unani	1998 – 99	4
	Primary Health Centre	1998 – 99	78
	Family and Mother-child Welfare Centre	1998 – 99	89
	Family and Mother-child Welfare Sub-Centre	1998 – 99	369
	Special Hospitals	1998 – 99	3
	Tuberculosis	1998 – 99	2
	Leprosy	1998 – 99	1

Source : "Statistical Patrika", District Allahabad, 1999

## SALIENT FEATURES OF SUB-DIVISIONAL CIRCLES (TEHSILS)

The district Allahabad is administratively divided into 7 Tehsils, namely Phulpur, Handia, Karchhana, Soraon, Bara, Meja and Koraon. Salient features of three Sub-Divisions, namely Phulpur, Handia and Karchhana are presented in the table below:

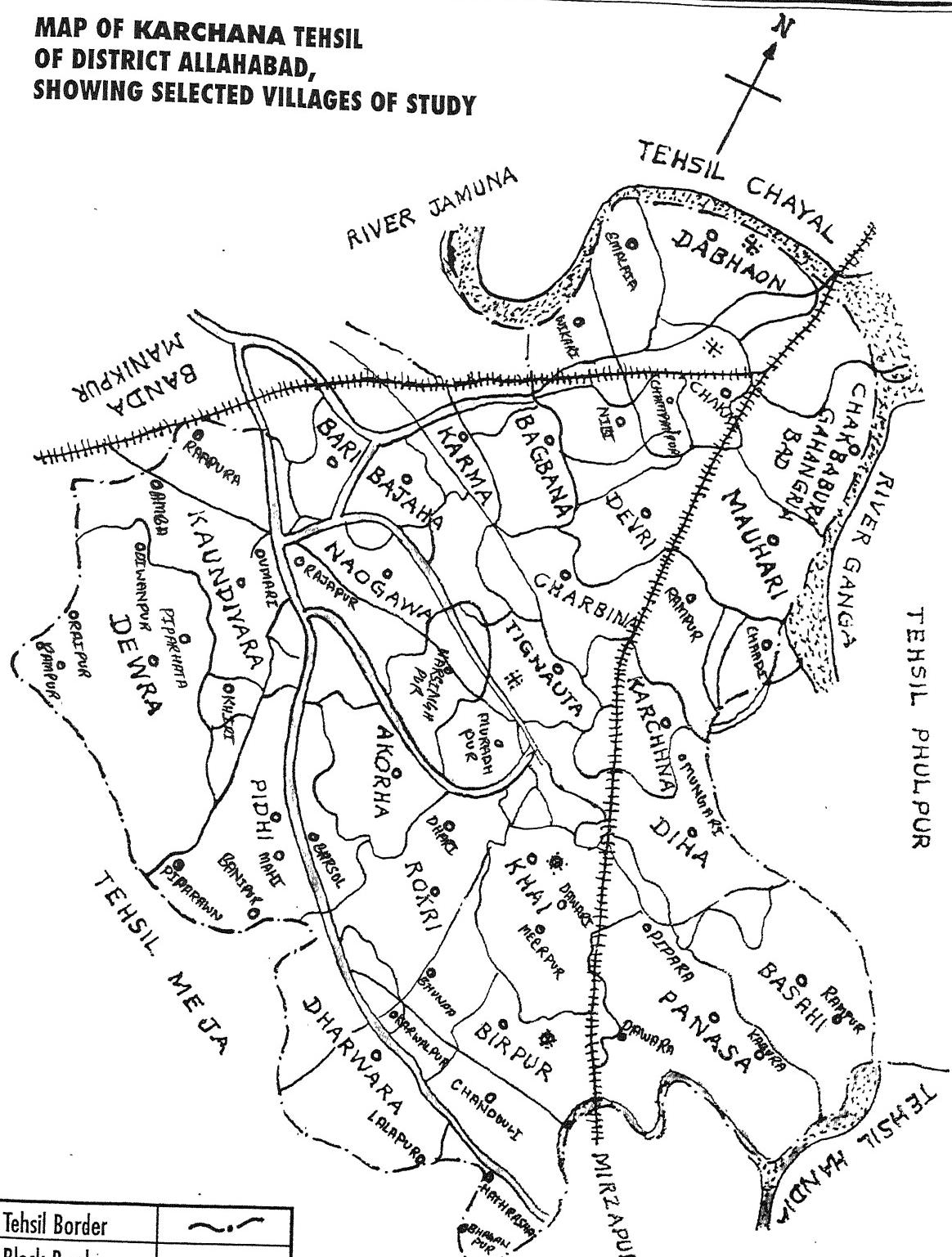
**Table 2.8 Salient features of Phulpur, Handia and Karchhana Sub - Division**

Sl. No.	Particulars	Year	Phulpur	Handia	Karchhana
1.	No. of Community Development Block	1998-99	4	3	4
2.	No. of V. Development Officer Area	1998-99	32	41	27
3.	No. of villages	1998-99	501	601	299
4.	No. of Fair Price Shops	1998-99	273	323	170
5.	No. of Veterinary Hospitals	1998-99	4	6	6
6.	No. of Artificial Insemination Centres	1998-99	2	3	3
7.	No. of Co-operative Credit Societies	1998-99	42	41	14
8.	No. of Adult Education Centres	1998-99	5	7	5
9.	No. of Aganwadi Centres	1998-99	75	85	70
10.	No. of Youth Organisations	1998-99	475	550	159
11.	No. of Nationalised Banks	1998-99	7	12	4
12.	No. of Gramin Banks	1998-99	11	13	9
13.	No. of Nyay Panchayats	1998-99	42	41	27

Sl. No.	Particulars	Year	Phulpur- -r	Handia	Karchhana
14.	No. of Gram Sabha	1998-99	268	318	164
15.	Net Cultivated Area (Hectare)	1998-99	83521	101667	39778
16.	Area under Kharif (Hectare)	1998-99	44875	61250	19929
17.	Area under Rabi(Hectare)	1998-99	67375	88245	28521
18.	Area under Zaid (Hectare)	1998-99	9521	1954	1042
19.	Irrigation facilities Canal (Hectare) No. of Government Tube Wells Total irrigated area (Hectare)	1998-99 1998-99 1998-99	729 270 39875	1054 360 46512	245 234 22003
20.	No. of Police Stations	1998-99	3	3	3
21.	No. of Railway Stations	1998-99	3	3	1
22.	No. of Branches of Co- operative Bank	1998-99	4	4	4
23.	No. of Primary Health Centres	1998-99	10	14	10

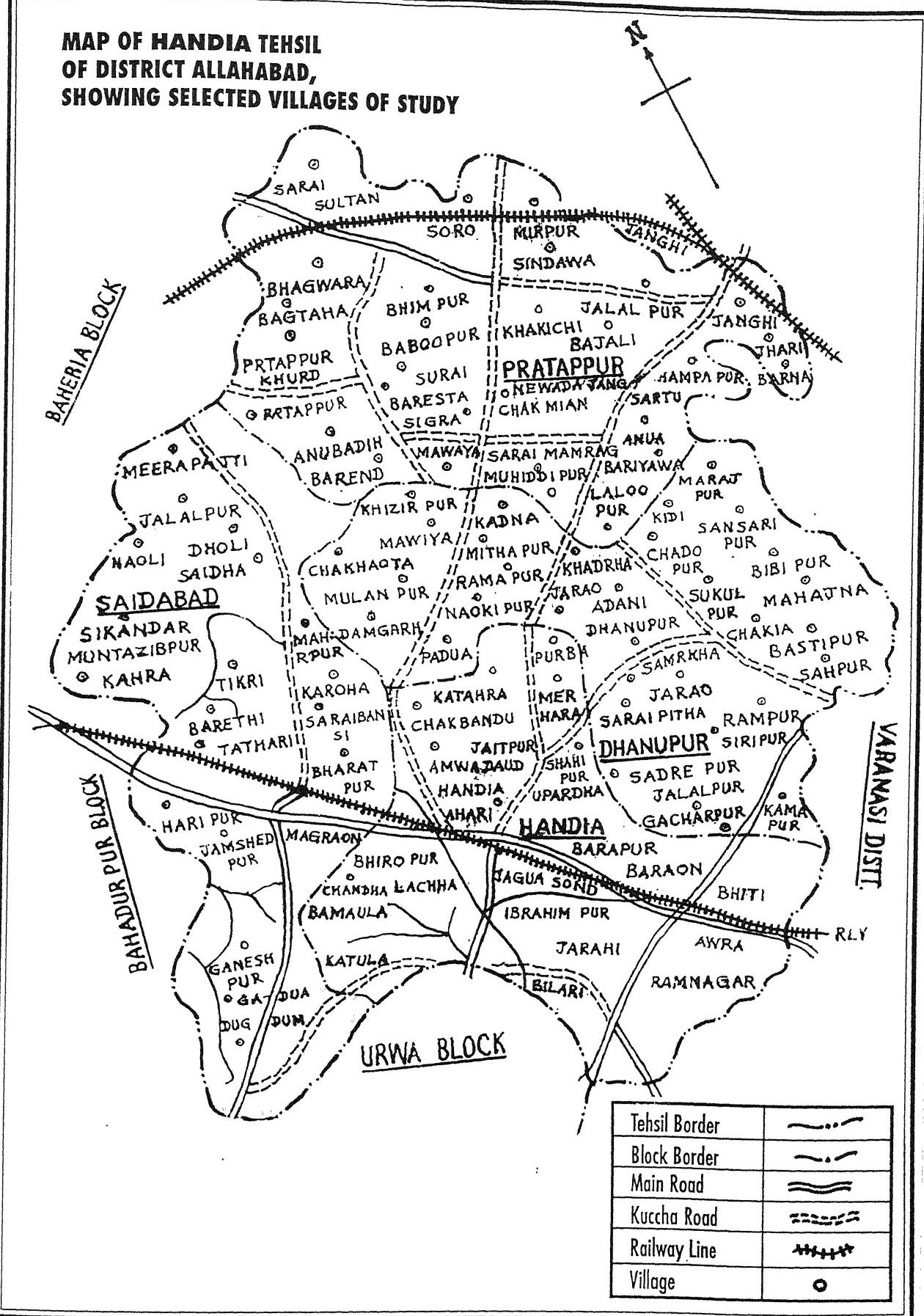
Source : "Statistical Patrika", District Allahabad, 1999

# **MAP OF KARCHANA TEHSIL OF DISTRICT ALLAHABAD, SHOWING SELECTED VILLAGES OF STUDY**

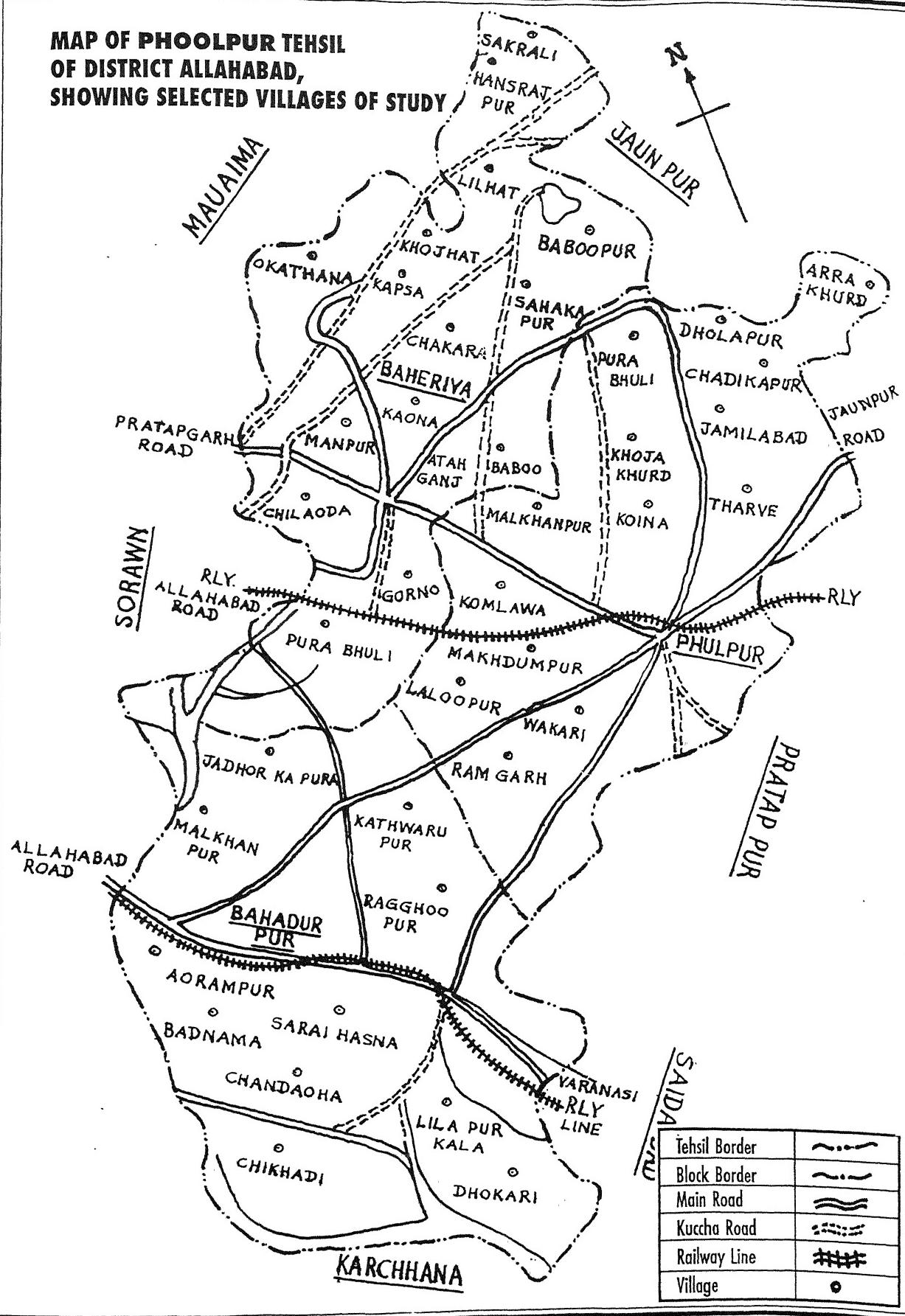


Tehsil Border	
Block Border	
Main Road	
Kuccha Road	
Railway Line	
Village	

# **MAP OF HANDIA TEHSIL OF DISTRICT ALLAHABAD, SHOWING SELECTED VILLAGES OF STUDY**



**MAP OF PHOOLPUR TEHSIL  
OF DISTRICT ALLAHABAD,  
SHOWING SELECTED VILLAGES OF STUDY**



# CHAPTER-IV

RESEARCH

METHODOLOGY

## RESEARCH METHODOLOGY

This chapter deals with the operationalisation of concept and measurement technique in view of the objectives of the study. The purpose of this chapter is to present briefly the sampling technique followed, research strategies adopted, and statistical tools used for drawing valid inferences have been discussed under the following sub-headings:

### SELECTION OF THE PROGRAMME:

Since independence many programmes were initiated for the upliftment of the rural and poor people. Prime Minister's Rojgar Yojana has been taken as the most promising rural development programme and has the network at national level. It was launched in the year 1993. PMRY being the most recent and important recognised rural development programme was selected for the present study. The details of this programme have already been discussed in preceding chapter.

### LOCATE OF THE STUDY:

#### Selection of district:

The Allahabad Division comprises of Fatehpur, Pratapgarh and Kaushambi. . It is the south-eastern part of State of Uttar Pradesh, which touches the boundaries of neighbouring state of Madhya

Pradesh. The population of the area is traditional hard-liner, high illiteracy, and poor agricultural production as compared to other parts of Uttar Pradesh. The PMRY is running in Allahabad district in rural and urban areas, moreover the researcher is also conversant with the language, geography, agricultural and other aspect of the area. It was difficult to carry out such research in the entire division due to time bound programme. Therefore, Allahabad District was purposively selected as the locale of the study,

#### Selection of the Tehsil:

Allahabad district is divided into three basic regions, viz. Gangapar, Jamunapar and Dwaba. The Gangapar and Dwaba region by state average have better productivity, as compared to Jamunapar area. Jamunapar is agriculturally backward with more un-irrigated and stony lands.

The Allahabad district is divided into seven Tehsils. These Tehsils are Handia, Bara, Karchhana, Meja, Phoolpur, Soaraon and Koraon. These Tehsils are situated in Gangapar and Jamunapar regions of Allahabad district. There are good numbers of beneficiaries on PMRY. Therefore, Phulpur and Handia Tehsils from Gangapar and Karchhana Tehsil from Jamunapar were selected purposively for the selection of respondents.

### Selection of the respondents

The list of the beneficiaries and non-beneficiaries of PMRY from Handia, Phoolpur and Karchana Tehsil were obtained from the Industry Office, Allahabad. 50 beneficiaries of PMRY from each of the tehsil was selected randomly, making the total sample size of 150 beneficiaries. Likewise from each of the tehsil 50 non-beneficiaries were also selected by random sampling technique, making the total sample size of 150 non-beneficiaries. Thus, 150 beneficiaries and 150 non-beneficiaries were selected randomly as the respondents of the study, making the total sample size of 300 respondents.

### Pre-testing of tools

All the tools developed for this study were pre-tested in actual life situation. All the prepared schedules were administered among three groups of respondents specially selected for the pre-testing. These groups were beneficiaries and non-beneficiaries of PMRY and research scholar of Allahabad Agricultural Institute, Allahabad. Five respondents from each group were randomly selected, making a total of 15 respondents. Suitable modifications were made in the schedule on the basis of problems faced in explanation and comprehension of the question along with the suggestions made by the respondents. Thereafter the final schedule was prepared for the data collection from the targeted respondents under the study.

### Collection of data

The data was collected by survey method. Each respondent was contacted personally and interviewed for the purpose of study. The period of investigation was from January to December 2000.

### VARIABLES AND THEIR MEASUREMENT

#### Antecedent Variables

Antecedent variables are those who proceed to other variables in order of time and theoretically are expected to lead to or be followed by certain other variables. These variables may be situational or personal in nature.

These variables were selected on the basis of previous studies discussions held with the experts, familiar with the nature of job and pilot study. These are operationalised below:

#### Age

It refers to the chronological age of the respondents in terms of years. It has been proved that age of individual refers to his maturity and thinking. This has been quantified in year. Respondents were divided into three groups, viz. lower age group (between 20 – 30); middle age group (between 30 – 40 years) and higher age group (40 – 50). These groups were scored as 1, 2, and 3.

### Educational Qualification

It refers to the formal education obtained from school to the university level by the individual respondent. It was found that the level of education of the respondents ranged from Junior High School to Postgraduate level. Score of 1 for Junior High School, 2 for High School, 3 for Intermediate, 4 for graduate and professional courses like I. T. I., and 5 for Postgraduate were assigned to these categories, respectively. Educational level were scored , categorised and included in socio-economic status of beneficiaries and non-beneficiaries.

### Caste

The castes of the respondents were divided into three categories, viz. Upper caste, Other Backward Castes (OBC) and lower caste. In upper caste categories, respondents like Brahmin, Thakur and Kayastha were categorised. In OBC caste group, respondents viz. Bania, Koiri, Kurmi, Yadav and Carpenter were categorised. In lower caste group, castes like Chamar and Passi were categories. Score of 1, 2, and 3 assigned to Upper, OBC and Lower Caste categories, respectively. Some of the respondents also belonged to Muslim community and they were clubbed with OBC group.

### Type of family

It refers to the number of members in a family, including casual pairs with their children. The types of family of respondents were

divided into two categories, viz. Joint family and nuclear family. Score of 2 and 1 were assigned to joint and unclear family set-up, respectively.

### Occupation

This refers to the position enjoyed by an individual in his society. The occupation was categorised into two categories, i.e. Main and Subsidiary occupation. Category semi-industry, services and business was assigned score of 2. Farming labour and caste occupation was given score of 1 either in main or subsidiary occupation.

### Type of house

The type of house was divided into four categories, viz. hut, kachha, semi pucca and pucca. Score of 1, 2, 3, and 4 was assigned to hut, kachha, semi-pucca and pucca homes, respectively.

### Land Holding

It refers to the area of cultivated land in the possession of the respondents and the same was considered as size of land holdings. The land holding of the respondents were divided into three categories. Score of 1 for marginal land holding (upto 1 ha), 2 for small land holding (1 - 2 ha) and 3 for large land holding (2 ha and above) were assigned to respondents, respectively.

### Milch animals

Milch animals of the respondents were divided into three categories. Cows and buffaloes were considered in the same group and given the score of 2. Goat was assigned score of 1 and 0 was given to animals, which do not produce milk for human consumption.

### Farm Power

It refers to farm power equipment possessed by an individual. Tractor/Trolley was given score of 4. Diesel Engine, Tubewell, Electric Motor and Threshing machine were assigned score of 3. Bullock (one pair) and Cultivator were given score of 2 and Chaff Cutter, Mould Board Plough were assigned score of 1, respectively.

### Material possession

It refers to physical facilities / items possessed by an individual. Jeep or Car, Tempo were assigned score of 4; Motor Cycle / Scooter were given score of 3; Bullock Cart, Cycle were provided score of 2 and Table, Chair, Sofa, were assigned a score of 1.

### Monthly Income

It refers to the income enjoyed by an individual per month. Monthly income of the respondents were divided into three categories viz. low (Upto Rs. 3,000), medium (Rs. 3000–6000) and high (Rs.6000

and above). Score of 1, 2 and 3 were assigned to low, medium and high group respectively.

#### Social participation

It refers to the activities and status of an individual allowing him to participate in any social organisation or rural institution. Score of 1 was assigned to member of one organisation and 2 for more than two organisations.

#### Employment generation

When individual acts at a thematic level in a conglomeration on their own initiative in an attempt to meet their individual and common needs with primary focus on self-reliance, we call that employment generation. In the present study, score of 1 for self-employment, 2 for family members and 3 for labours etc. were assigned to the respondents, respectively.

#### Socio-economic status

This refers to the respect and position enjoyed by an individual in a society. This variable was included for the study because the variable affects the quest for knowledge and increases the production on the basis of capability of resources under purview.

Socio-economic status scale developed by Trivedi (1963) was used with some modifications for scoring. Following three categories were taken into account for the purpose of study:

Sl. No.	Socio-economic status	Score Range
1.	High	15 – 35
2.	Medium	35 – 55
3.	Low	55 – 75

### Communication behaviour

Communication behaviour was conceptualised as a composite measure of source of information used as channels used for dissemination of information for the respondents. In the present study, scores of 3 for frequently, 2 for occasionally and 1 for never, were assigned to the respondents.

### Dependent Variable

#### Knowledge

Knowledge has been defined in the present study as fact or state of knowing, perception of fact or truth, clear and certain mental apprehensions of information, which can be recalled through the memory of relevant ideas or events and which can be expressed repeatedly.

The knowledge was measured with the help of scale of Maulik and Rao (1965) with some suitable modifications of which the score ranged from 23 – 50. The score of 2 for correct answer and 1 for incorrect answer was distributed among the respondents.

### Attitude

Allport (1935) defined attitude as “A mental body state of readiness, organised through experience, exerting a directive and dynamic influence upon the individual’s response to all objects and situation with which it is related.”

In the present study the response on the attitude of the respondents was obtained with the help of Maulik and Rao (1965) scale with slight modifications, as agree, disagree and undecided. The score was distributed as 3, 2, and 1 for agree, disagree and undecided, for every positive question and reverse 1, 2 and 3 for negative question, respectively.

### STATISTICAL TOOLS USED FOR ANALYSIS OF DATA

To give appropriate statistical treatment, the data thus collected were transferred on analysis sheets. They were tabulated, analysed and given statistical treatment. The tables were prepared and data were interpreted, in the light of objectives of the study. Following statistical tools were used in the analysis.

### Percentage

Percentage was used for making the simple comparison. For calculating percentage, frequency of particular cell was multiplied by 100 and divided by total number of observations or respondents in that particular category to which a cell belonged. The formula for calculation of percentage was-

$$\frac{X}{n} \times 100 \quad \text{Where } X = \text{ Number of respondents}$$
$$n = \text{ Total number of respondents}$$

### Mean

The value of the variables is multiplied by their respective frequencies and the product so obtained is totalled. The number of items divides this total, which in a discrete series, is equal to the total of the frequencies. The resulting quotient is a simple arithmetic average of the series.

### Correlation

In order to know the relationship between variables, correlation is frequently applied. In this study, correlation co-efficient between dependent variable  $Y_1$  with each of the selected independent variable.  $Y_1 = X_1$  were applied. It often happens that change in one variable is accompanied by changes in another and definite relation exists

between the two. In other words, there is correlation between the two variables. Thus, we have applied correlation technique to measure the simultaneous variation between two variables. The correlation coefficient ( $r$ ) is a measure of the degree of closeness the linear relationship between two variables.

It has been calculated with the following formula:

$$r = \frac{\sum X_1 Y_1 - \frac{(\sum \bar{X}_1) - (\sum \bar{Y}_1)}{n}}{\sqrt{\sum X_1^2 - \frac{E(X_1)^2}{n}} \sqrt{\sum Y_1^2 - \frac{(\sum Y_1)^2}{n}}}$$

Where       $r$       =      Correlation coefficient

$X$   $Y$       =      Two variables under consideration

$n$       =      Number of observations

The value of ' $r$ ' always lies between  $-1$  and  $+1$ . Positive value ' $r$ ' indicates that both variables are increasing in same direction and negative value of ' $r$ ' indicates a tendency of opposite direction of other variable.

### 'z' test

This test was used for testing the mean significance for measuring socio-economic status, communication behaviour, knowledge, and attitude about PMRY. It has been calculated with the following formula:

$$z = \frac{\bar{x} - \bar{y}}{\sqrt{\delta_1^2/n_1 + \delta_2^2/n_2}}$$

Where

$\bar{x}$  = Mean score of first sample

$\bar{y}$  = Mean score of second sample

$\delta_1^2$  = Square of standard deviation of first sample

$\delta_2^2$  = Square of standard deviation of second sample

$n_1$  = Number of respondents in first sample

$n_2$  = number of respondents in second sample

## CONCEPTS

### 1. IMPACT

In the present study, impact is concerned with the effect of PMRY aimed at assisting rural people to bring out continuous change in their socio-economic condition through individual and co-operative efforts

### 2. PRIME MINISTER'S ROJGAR YOJANA (PMRY)

The Prime Minister's Rojgar Yojana has been designed to provide employment to more than a million persons by setting up of 7 lakh micro enterprises by the end of eighth plan. It seeks to promote and set up self-employment ventures in the industry, service and business sector.

**3. BENEFICIARY:**

The respondents, who have applied and received the loan from PMRY.

**4. NON-BENEFICIARY:**

The respondents, who have applied for the loan of PMRY, but did not get the loan.

**5. SOCIO-ECONOMIC STATUS:**

Among a number of social variables, socio-economic status plays an important role particularly in a situation where hierarchy of individuals on socio and economic dimensions has to be established. In the planning of social action programme and research in the field of education, sociology, psychology, community development, agricultural extension, etc. Quite a number a time the major concern has been in the measurement of psycho-economic status of the individual participating in the action programme. Several studies have shown how psycho-economic status influences values and norms of behaviour, social participation, pattern of leadership, motivation for improvement and communication pattern in the community (Trivedi and Pareek, 1965).

## **6. COMMUNICATION:**

The term communication has been conceptualised differently by different people from time to time, but all have unanimously accepted communication as the essential social process by which a man achieves his individual's humanity and maintains social relationship. Davis (1962) defined, "communication as a human role of passing information and understanding from one person to another."

Rogers and Yost (1960) described communication in an agricultural situation as law of research findings from agricultural scientists to farmers. Loomis and Beegle (1950) defined communication as the "Process by which information, decisions and directions pass through a social system and way in which knowledge, opinions and attitude are formed or modified.

According to Rogers and Shoemakers (1971), communication is the transfer of ideas from a source with a viewpoint of modifying the behaviour of receiver. Communication, "the exchange of information and transmission of meanings is the very essence of a social system or an organisation".

A significant point of these definitions are that communication is the process of flow of information by which two or more people exchange ideas, facts, feelings and impressions so that each gains a common understanding, meaning, facts and use of the message.

Based on the above studies, communication is viewed as flow of information from research system to extension system which in turn disseminated into the client system.

## 7. COMMUNICATION BEHAVIOUR:

Rogers (1966) defined communication behaviour as the degree to which an individual is willing to seek information and advice.

Berlo (1960) felt that "How, Why, When, with whom and with what consequences man behaved" should come under the purview of communication behaviour. Jha (1974) operationalised communication behaviour as "responses to communication stimuli" namely, source, channel and message. Reddy (1976) analysing the communication behaviour of village level workers, operationalised it as a composite of

- 'i. Awareness
- ii. Comprehension
- iii. Attitude
- iv. Communication skill
- v. Effective use of communication channels.

## 8. KNOWLEDGE:

Knowledge as defined in the present study included "those behaviours and test situations which emphasised the remembering either by recognition or recall, of ideas, material of phenomenon"

(Bloom *et al.*, 1956). The behaviour expected of the rural people in a recall situation was very similar to the behaviour he was expected to have during the original learning situation. The process of relating and judging was also involved to the extent that the rural people was expected to answer questions and problems which were faced in a different form in the test situation than in learning situations,

#### 9. ATTITUDE:

One of the baffling problems that an extension worker faces is rural people's attitude towards a technology, which has to be adopted by them to increase the living standard. In other words, the attitude of rural people has to be given proper consideration to devise appropriate techniques to educate the rural people. According to Thurstone (1946), "Attitude is the degree of positive or negative effect associated with psychological object like symbol, phrase, slogan, person, institution, ideals or ideas towards which people can differ in various degrees".

**CHAPTER-V**

**RESULTS**

**AND**

**DISCUSSION**

## RESULTS AND DISCUSSION

### PERSONAL PROFILE OF THE RESPONDENTS

#### 1. AGE OF RESPONDENTS

The age is an important factor in adoption of innovation and new technology. The age distribution of the respondents is shown in the table below:

**Table 5.1 Showing the age of respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Age in years	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	20 – 30	32	21	44	29
2.	30 – 40	106	71	105	70
3.	40 – 50	12	8	1	1
Total		150	100	150	100

Table 5.1 reveals that in the age interval of 20 – 30, there were 21 per cent beneficiaries and 29 per cent non-beneficiaries. 71 per cent beneficiaries and 70 per cent non-beneficiaries were in the age interval of 30 – 40 years. In the age interval of 40 – 50 years, there were only 8 per cent beneficiaries and one per cent non-beneficiaries.

Thus, it may be concluded that the age group of 30 – 40 years is much favourable for the adoption of PMRY, because majority of the beneficiaries was from this age group.

## 2. CASTE OF RESPONDENTS

Caste is another important factor, which pervades all fields of social action in rural societies. One's position in the caste hierarchy, in a large measure, determines his behaviour in the society.

**Table 5.2 Showing the caste distribution of respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Caste	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
<b>A. Upper Caste</b>					
1.	Brahmin	38	25	38	25
2.	Thakur	21	14	21	14
3.	Kayastha	10	7	9	6
<b>B. Backward Caste</b>					
1.	Bania	19	13	19	13
2.	Koiri	13	9	12	8
3.	Kurmi	13	9	12	8
4.	Yadav	15	10	15	10
5.	Carpenter	2	1	4	3
<b>C. SC/ST (Lower Caste)</b>					
1.	Chamar	3	2	3	2
2.	Passi	2	1	3	2
D.	Muslims	14	9	14	9
	Total	150	100	150	100

Table No. 5.2 shows that the maximum number of beneficiaries and non-beneficiaries belonged to Brahmin caste, constituting 25 per cent each. As many as 14 per cent of both beneficiaries and non-

beneficiaries were Thakur. 7 per cent beneficiaries and 6 per cent non-beneficiaries belonged to Kayastha community.

There were 13 per cent each of the beneficiaries and non-beneficiaries, belonging to Bania caste. 9 per cent beneficiaries and 8 per cent non-beneficiaries were Koiri. 9 per cent beneficiaries and 8 per cent non-beneficiaries were Kurmi and 10 per cent each of beneficiaries and non-beneficiaries were Yadav. 9 per cent each of beneficiaries and non-beneficiaries belonged to minority community of Muslims and one per cent beneficiaries and 3 per cent non-beneficiaries were Carpenter by caste.

Only 3 per cent beneficiaries and 4 per cent non-beneficiaries belonged to lower castes, namely Chamar and Passi castes.

From the above table, it may be concluded that Brahmin caste was dominating amongst both, beneficiaries and non-beneficiaries followed by Thakur, Bania, and Yadava.

### **3. EDUCATIONAL ATTAINMENTS OF RESPONDENTS**

It is well known that people with formal education are more aware of their farming, new technology and other developments. The following table shows the educational attainment of the respondents.

**Table 5.3 Showing educational attainment of respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Educational level	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Junior High School	25	17	57	38
2.	High School	28	19	36	24
3.	Intermediate	49	33	36	24
4.	Graduate	39	26	15	10
5.	Postgraduate	6	4	4	3
6.	Others	3	2	2	1
Total		150	100	150	100

From the table 5.3, it is evident that 17 per cent beneficiaries and 38 per cent non-beneficiaries had education upto Junior High School whereas 19 per cent beneficiaries and 24 per cent non-beneficiaries got education upto High School. 33 per cent beneficiaries and 24 per cent non-beneficiaries were having education upto Intermediate. 26 per cent beneficiaries and 10 per cent non-beneficiaries were Graduate. 4 per cent beneficiaries and 3 per cent non-beneficiaries were Postgraduate whereas 2 per cent beneficiaries and only one per cent non-beneficiaries had other qualifications, like Diploma, etc.

For the testing of the significance, following hypothesis was set for the testing:

**Null Hypothesis ( $H_0$ ):**

There is no difference between the beneficiaries and non-beneficiaries regarding level of their education.

**Research Hypothesis ( $H_1$ ):**

The level of education of beneficiaries is higher than the non-beneficiaries.

The statement showing scores on level of education of the beneficiaries and non-beneficiaries is given in the Appendix (Table – I).

The results of the statistical measures of educational level of respondents are furnished below:

**Table 5.3a              Showing the statistical measures of educational level of the respondents**

Sl. No.	Statistical Measure	Beneficiaries	Non- beneficiaries	'z' value	
				Calculated	Table
1	Mean	2.873	2.200	4.856*	1.96 *
2	Std. Deviation	1.194	1.215		
3	Std. Error of mean	0.097	0.099		

Denotes 5 per cent significance level

Table 5.3a reveals that the calculated value of 'z' is 4.856 at 5 per cent level of significance, which is higher than the table value of 1.96. Therefore, the null hypothesis is not accepted and the research hypothesis, i.e. the beneficiaries have higher level of education than the non-beneficiaries is accepted

The table at a glance reflects the uneven distribution of beneficiaries and non-beneficiaries regarding their educational level. So, it can be said that education is in a way related to influence the economic activities. The inference can be drawn that education motivates individual to seek and influence them to opt and do that work, which is economically profitable.

Conclusion can, therefore, be drawn that the educational level of beneficiaries is higher than non-beneficiaries of PMRY.

#### 4. TYPE OF FAMILY OF RESPONDENTS

The families of respondents were either nuclear or joint. The distribution of respondents based on the type of their families is given in table 5.4:

**Table 5.4 Showing type of family of respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Type of family	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Joint	103	69	119	79
2.	Nuclear	47	31	31	21
Total		150	100	150	100

From the above table, it is clear that majority of beneficiaries and non-beneficiaries had joint family. There were 69 per cent beneficiaries and 79 per cent non-beneficiaries living in joint family

while 31 per cent beneficiaries and 21 per cent non-beneficiaries had nuclear families

Hence, it can be concluded that joint family is predominant phenomenon in the area.

##### 5. FAMILY SIZE OF RESPONDENTS

This refers to the total number of family members including male, female and children. The size of family distribution of the respondents is shown in the table below:

**Table 5.5 Showing the family size of the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Size of family	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	1 to 5 members	4	3	5	3
2.	5 – 10 members	106	70	121	81
3.	10 and above members	40	27	24	16
	Total	150	100	150	100

It is evident from the above table that 3 per cent beneficiaries and 3 per cent non-beneficiaries have family size of 1 – 5 members. As many as 70 per cent beneficiaries and 81 per cent non-beneficiaries have family size of 5 – 10 members while 27 per cent beneficiaries and 16 per cent non-beneficiaries have family size of 10 and above members.

Thus, it may be concluded that most of the beneficiaries (70 per cent) and non-beneficiaries (81 per cent) have 5 – 10 members in their family.

#### 6. HOUSE OF RESPONDENTS

The types of house of respondents were categorised into three groups, viz. Kachcha, Semi Pucca and Pucca. The distribution of type of house with the respective frequency and percentage of respondents is given in the following table:

**Table 5.6 Showing the type of house of the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Type of house	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Kachcha	3	2	9	6
2.	Semi Pucca	67	45	108	72
3.	Pucca	80	53	33	22
Total		150	100	150	100

It is obvious from the above table that 53 per cent beneficiaries and 22 per cent non-beneficiaries had pucca houses. 45 per cent beneficiaries and 72 per cent non-beneficiaries had semi-pucca house and only 2 per cent beneficiaries and 6 per cent non-beneficiaries had kachcha house. All the three types of houses have their utility, longevity and comfort depending upon the material used and designs adopted. However, the semi pucca and pucca houses are considered to be better and comfortable, but costly too.

Hence it may be concluded that majority of the beneficiaries (53 per cent) had pucca house while most of non-beneficiaries (72 per cent) had semi pucca houses.

#### **7. OCCUPATION OF RESPONDENTS**

The occupation of the respondents was divided into two parts, namely:

- a. Main Occupation
- b. Subsidiary Occupation

##### **MAIN OCCUPATION OF THE RESPONDENTS:**

The main occupation of beneficiaries and non-beneficiaries are shown in the following table:

**Table 5.7a Showing the main occupation of the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Main Occupation	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Semi Industry	65	43	3	2
2.	Business	57	38	29	19
3.	Service	28	19	4	3
4.	Farming	-	-	90	60
5.	Caste Occupation	-	-	19	13
6.	Labourer	-	-	5	3
Total		150	100	150	100

It is evident from the above table that 43 per cent beneficiaries and 2 per cent non-beneficiaries were engaged in semi industries. 38

per cent beneficiaries and 19 per cent non-beneficiaries were doing business. 19 per cent beneficiaries and 3 per cent non-beneficiaries were engaged in service. Only 60 per cent non-beneficiaries were doing farming, 13 per cent non-beneficiaries were also engaged in caste occupation and only 3 per cent non-beneficiaries were doing labour as their main occupation. None of the beneficiaries were found in these occupations.

Thus, it can be concluded that beneficiaries were engaged in semi-industry, business and service as their main occupation and most of non-beneficiaries had farming as their main occupation.

#### SUBSIDIARY OCCUPATION OF THE RESPONDENTS:

The subsidiary occupation of the respondents are shown in the following table:

**Table 5.7b Showing the subsidiary occupation of the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Subsidiary Occupation	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Farming	132	88	44	29
2.	Labour	-	-	2	1
3.	Business	-	-	39	26
4.	Caste Occupation	12	8	6	4
5.	No subsidiary occupation	6	4	59	40
	Total	150	100	150	100

The table 5.7b presents an idea about the subsidiary occupation of beneficiaries and non-beneficiaries. 88 per cent beneficiaries and 29 per cent non-beneficiaries were engaged in farming as their subsidiary occupation. 26 per cent non-beneficiaries were engaged in business; 8 per cent beneficiaries and 4 per cent non-beneficiaries were doing caste occupation as subsidiary occupation. Only one per cent non-beneficiaries were engaged as labour. 4 per cent beneficiaries and 40 per cent non-beneficiaries had no subsidiary occupation.

Thus, it may be concluded that 88 per cent beneficiaries had farming as their subsidiary occupation and 40 per cent non-beneficiaries had no subsidiary occupation.

#### **8. LAND HOLDING OF THE RESPONDENTS**

Land is a critical factor which makes the status of the farmers. Land is the major factor which helps in fixing the socio-economic status of an individual.

**Table 5.8 Showing land holding of the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Size of land holding (ha)	Beneficiaries		Non-beneficiaries	
		Freq.	Percentage	Freq.	Percentage
1.	Landless	18	12	16	10
2.	Upto 1 ha (Marginal)	65	43	51	34
3.	1 – 2 ha (Small)	58	39	36	24
4.	2 ha and above (Large)	9	6	47	32
Total		150	100	150	100

Table 5.8 reflects that 12 per cent beneficiaries and 10 per cent non-beneficiaries were landless. As many as 43 per cent beneficiaries and 34 per cent non-beneficiaries had land holding upto 1 hectare. 39 per cent beneficiaries and 24 per cent non-beneficiaries had land holding of 1 – 2 hectares. 6 per cent beneficiaries and 32 per cent non-beneficiaries had land holding of 2 hectares and above.

Thus, it may be concluded that 43 per cent beneficiaries and 34 per cent non-beneficiaries belonged to marginal farmers' categories.

## 9. SOCIAL PARTICIPATION

Social participation refers to the degree of involvement of informal and formal organisations, were categorised in tables given below:

**Table 5.9 Showing the distribution of respondents according to their social participation**

N = 300 (B = 150, NB = 150)

Sl. No.	Attribute Social participation	Beneficiaries		Non-beneficiaries	
		Freq.	Percentage	Freq.	Percentage
1.	Not member of any organisation	14	9	28	19
2.	Member in one organisation	2	1	4	3
3.	Member in more than one organisation	134	90	118	78
	Total	150	100	150	100

It can be observed from the above table that out of three hundred respondents, one per cent beneficiaries, and 3 per cent non-

beneficiaries were member of at least one social organisation, while 90 per cent beneficiaries and 78 per cent non-beneficiaries were member of more than one organisation. However, 9 per cent beneficiaries and 19 per cent non-beneficiaries were not member of any organisation.

**Table 5.9a Showing social participation of respondents according to formal and informal group**

N = 300 (B = 150, NB = 150)

Sl. No.	Attribute Social participation	Beneficiaries		Non-beneficiaries	
		Freq.	Percentage	Freq.	Percentage
<b>A. MEMBER IN FORMAL ORGANISATION:</b>					
1.	Political party affiliation	48	32	13	9
2.	Panchayat	33	22	6	4
3.	Co-operative	81	54	72	48
4.	Not member of formal organisation	44	29	71	47
<b>B. MEMBER IN INFORMAL ORGANISATION:</b>					
1.	Youth organisation	30	20	5	3
2.	Religious organisation	113	75	113	75
3.	Caste Panchayat	124	83	115	77
4.	Not member of informal organisation	14	9	29	19

So far as member in formal organisation of respondents is concerned, 32 per cent beneficiaries and 9 per cent non-beneficiaries were affiliated to political parties. 22 per cent beneficiaries and 4 per cent non-beneficiaries were member of Gram Panchayat. As many as 54 per cent beneficiaries and 48 per cent non-beneficiaries were members of Co-operative Society whereas 29 per cent beneficiaries

and 47 per cent non-beneficiaries were not member of any formal organisation.

It is apparent from the table that 20 per cent beneficiaries and 3 per cent non-beneficiaries were member of youth organisation. Majority of the beneficiaries and non-beneficiaries (75 per cent each) were member of religious organisations. Majority of beneficiaries (83 per cent) and non-beneficiaries (77 per cent) were members of Caste Panchayat. However, 9 per cent beneficiaries and 19 per cent non-beneficiaries were not member of any informal organisation.

Therefore, It can be concluded from the above table that the majority of respondents were the member of more than one organisation. In case of formal organisations, majority of beneficiaries and non-beneficiaries were member of Co-operative Society and in case of informal organisations, majority of respondents were involved in Caste Panchayat, Religious organisation, etc.

#### 10. EMPLOYMENT GENERATION

This refers to one's position in the society of generating employment for his own family members as well as other unemployed persons in the society.

**Table 5.10 Showing the employment generated by the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Employment generated	Beneficiaries		Non-beneficiaries	
		Freq.	Percentage	Freq.	Percentage
1.	Self employment	144	96	55	37
2.	Family members employed	124	83	42	28
3.	Others (Labour generated by respondents)	106	71	12	8

It can be observed from the above table that 96 per cent beneficiaries and 37 per cent non-beneficiaries generated employment for themselves followed by 83 per cent beneficiaries and 28 per cent non-beneficiaries who employed their family members also. There were 71 per cent beneficiaries and 8 per cent non-beneficiaries among the respondents who provided employment to others also like labourers, etc.

For the testing of the significance, following hypothesis was set for the testing:

**Null Hypothesis (H<sub>0</sub>):**

There is no difference between the beneficiaries and non-beneficiaries regarding their employment generation.

**Research Hypothesis (H<sub>1</sub>):**

The beneficiaries have generated more employment in comparison to non-beneficiaries.

The statement showing scores on level of education of the beneficiaries and non-beneficiaries is given in the Appendix (Table-II).

The results of the statistical measures of educational level of respondents are furnished below:

**Table 5.10a      Showing the statistical measures of comparative employment generation of the respondents**

Sl. No.	Statistical Measure	Beneficiaries	Non- beneficiaries	'z' value	
				Calculated	Table
1	Mean	4.833	1.207	17.88*	1.96 *
2	Std. Deviation	1.819	1.704		
3	Std. Error of mean	0.149	0.139		

\* Denotes 5 per cent significance level

The above table reveals that the calculated value of 'z' is 17.88 at 5 per cent level of significance is higher than the table value of 1.96. It indicated that the null hypothesis is not accepted and the research hypothesis that beneficiaries have generated more employment than the non-beneficiaries, is accepted.

It may be due to the reason that as one is physically and mentally committed to his job, his understanding of work also increases. Beneficiaries were actively involved in their job doing their role smoothly and effectively and enjoying themselves to prove their effectiveness in employment generation. Therefore, it can be concluded that beneficiaries have generated more employment than non-beneficiaries. This is in line with the findings of Gupta and Sadhu

(1992) and Singh and Thapliyal (1993) as reported in their respective studies.

#### **11. ASSETS CREATED FROM LOAN BY THE BENEFICIARIES**

There are so many assets / enterprises in PMRY. The following table shows the assets created by the beneficiaries with the help of PMRY:

**Table 5.11 Showing the assets created by the beneficiaries from the loan of PMRY**

N = 150 (Beneficiaries = 150)

Sl. No.	Purpose of obtaining loan	Beneficiaries	
		Frequency	Percentage
<b>A SEMI INDUSTRIES:</b>			
1.	Dairy farming	30	20
2.	Fish farming	2	1
3.	Pig farming	2	1
4.	Jali Industries	1	1
5.	Kalin Industries	3	2
6.	Plastic Industries	2	1
7.	Furniture Industries	1	1
8.	Brush Industries	1	1
9.	Fabrication Industries	2	1
10.	Note Book Industries	1	1
11.	Rice Mill	4	2
12.	Dal Mill	1	1
13.	Atta Chakki	2	1
14.	Oil Expeller	5	3
15.	Cattle feed industries	1	1

Sl. No.	Purpose of obtaining loan	Beneficiaries	
		Frequency	Percentage
16.	Washing Powder industries	3	2
17.	Printing Press	3	2
18.	Namkeen industries	1	1
<b>B BUSINESS</b>			
1.	Fertiliser Shop	6	4
2.	Building material	1	1
3.	Cloth shop	3	2
4.	Readymade Garment Shop	12	8
5.	Utensil Shop	2	1
6.	General Store	7	4
7.	Kirana Store	4	2
8.	Tent House	5	3
9.	Medical Store	2	1
10.	Electrical Shop	10	7
11.	Iron Angle Shop	3	2
12.	Photography Centre	1	1
13.	Shoe House	1	1
<b>C SERVICE:</b>			
1.	Radio Repairing	2	1
2.	Bicycle Store and Repairing Centre	1	1
3.	P.C.O. Centre	4	2
4.	Auto Parts and repairing	7	4
5.	Videography	1	1
6.	Photostat / Xerox	2	1
7.	Taxi Service	1	1
8.	Tempo (3 wheeler) service	10	7
	Total	150	100

The table shows that beneficiaries have created mainly three types of enterprises, viz. semi-industry, service, and business. In the semi industry group, 20 per cent beneficiaries have started dairy farming and 3 per cent have started oil expeller, 2 per cent each started kalin industry, rice mill, washing powder industry and printing press. One per cent each created fish farming, pig farming, jali industry, plastic industry, furniture industry, brush industry, fabrication industry, note book industry, dal mill, atta chakki, cattle feed industry and namkeen industry.

In business sector, 8 per cent beneficiaries have opened readymade garment shop, 7 per cent started electrical shop, 4 per cent each started fertiliser shop and general stores. 3 per cent started tent house. 2 per cent each have established cloth shop, kirana store, and iron angle shop. One per cent each started building material shop, utensil shop, medical store, photography centre and shoe house.

In service sector, three-wheeler driving was started by 7 per cent of beneficiaries. Auto parts & repairing shop was started by 4 per cent of beneficiaries. 2 per cent beneficiaries started PCO centre while one per cent each started Radio repairing, bicycle store and repairing centre, videogrphy shop, photostat/xerox shop and taxi driving.

From the above table, it can be concluded that beneficiaries were doing very good job with the help of loan from PMRY. They have started many enterprises with the help of training/loan provided under PMRY.

## 12. INCOME GENERATED FROM ASSETS BY BENEFICIARIES

In this study, income generation refers to the respect and position enjoyed by a beneficiary by the loan/assets provided by PMRY. It also refers beneficiary's income generation and success in terms of profit maximisation and the relative value placed by the individual on monetary gain.

**Table 5.12 Showing income generated per month from the assets by beneficiaries**

N = 150 (Beneficiaries = 150)

Sl. No.	Income generated from the assets (Rs. per month)	Beneficiaries	
		Frequency	Percentage
1.	Upto 2000 (low)	5	3
2.	2000 – 4000 (middle)	92	61
3.	4000 – 6000 (high)	53	36
Total		150	100

The above table reveals that majority of the beneficiaries (61 per cent) were in the middle income group. 36 per cent beneficiaries were in high-income group followed by 3 per cent beneficiaries who were in low income group.

Therefore, it can be concluded from the above table that majority of the beneficiaries were earning in the medium income range (Rs. 2000 – 4000 per month) from the assets/loan provided under PMRY.

### 13. MONTHLY INCOME OF THE RESPONDENTS

The monthly income is base of judging the standard of living of a person. The following table was constructed to present the monthly income of the respondents.

**Table 5.13 Showing the monthly income of the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Monthly Income (in Rupees)	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Upto 3000 (Low)	-	-	51	34
2.	3000 – 6000 (Middle)	52	35	92	61
3.	6000 and above (High)	98	65	7	5
Total		150	100	150	100

It is evident from the above table that only 34 per cent non-beneficiaries belonged to monthly income range of upto Rs. 3000 per month (low income group). 35 per cent beneficiaries and 61 per cent non-beneficiaries belonged to the range of Rs. 3000 – 6000 per month (middle income group). As many as 65 per cent beneficiaries and 5 per

cent non-beneficiaries belonged to high income group of Rs. 6000 and above per month.

Thus, It can be concluded from the above table that majority of beneficiaries (65 per cent) had monthly income of Rs. 6000 and above while majority of non-beneficiaries (61 per cent) had monthly income in the range of Rs. 3000 – 6000. It is, therefore, observed that the beneficiaries had higher economic status compared to non-beneficiaries.

#### 14. MILCH ANIMAL OF THE RESPONDENTS

The following table shows the domestic animals, which were available for milking purpose among the respondents.

**Table 5.14 Showing the milch animal of the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Milch Animal	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Cows	128	85	102	68
2.	Buffaloes	84	56	50	33
3.	Goats	8	5	10	7
4.	No milch animal	1	1	13	7

From the table, it is clear that 85 per cent beneficiaries and 68 per cent non-beneficiaries had cow for milking purposes. As many as 56 per cent beneficiaries and 33 per cent non-beneficiaries had buffaloes for milking purpose while 5 per cent beneficiaries and 7 per cent non-beneficiaries had goats for milking and meat purpose. Only

one per cent beneficiaries and 7 per cent non-beneficiaries had no milch animal.

Thus, it is observed that majority of beneficiaries and non-beneficiaries had cows and buffaloes for milking purpose.

### 15. FARM POWER OF THE RESPONDENTS

Farm power were categorised under bullock, diesel engine, electric motor, tractor trolley, cultivator, mould-board plough, threshing machine, tube-well, chaff cutter, and other improved agricultural implements. The farm power held by the respondents are shown in the following table:

**Table 5.15 Showing the farm power of the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Farm power	Beneficiaries		Non-beneficiaries	
		Freq.	Percentage	Freq.	Percentage
1.	Bullock – one pair	11	7	15	10
2.	Diesel Engine	69	46	40	27
3.	Electric Motor	66	44	22	15
4.	Tractor and Trolley	14	9	6	4
5.	Cultivator	10	7	6	4
6.	Mould-board Plough	23	15	25	17
7	Threshing machine	96	64	60	40
8.	Tube-well	78	52	49	33
9.	Chaff cutter	113	75	105	70
10.	Other improved agricultural implement	8	5	5	3
11.	No farm power	27	18	30	20

As regards the farm power equipment is concerned, 7 per cent beneficiaries and 10 per cent non-beneficiaries had bullock as farm power. 46 per cent beneficiaries and 27 per cent non-beneficiaries had diesel engine as farm power. As many as 44 per cent beneficiaries and 15 per cent non-beneficiaries had electric motor as farm power. 9 per cent beneficiaries and 4 per cent non-beneficiaries had tractor trolley as farm power. 7 per cent beneficiaries and 4 per cent non-beneficiaries had cultivator. 15 per cent beneficiaries and 17 per cent non-beneficiaries have mould-board plough. 64 per cent beneficiaries and 40 per cent non-beneficiaries had threshing machine. 52 per cent beneficiaries and 33 per cent non-beneficiaries had tube-well. 75 per cent beneficiaries and 70 per cent non-beneficiaries had chaff cutter. 5 per cent beneficiaries and 3 per cent non-beneficiaries had other improved agricultural implements. However, 18 per cent beneficiaries and 20 per cent non-beneficiaries had no farm power.

Thus, it may be concluded that the majority of the beneficiaries were having agricultural farm power.

#### 16. MATERIAL POSSESSION OF THE RESPONDENTS

The respondents were grouped on the basis of material they possess. The distribution of material possession of the beneficiaries and non-beneficiaries are presented in the table 5.16:

**Table 5.16 Showing the material possession of the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Material Possession	Beneficiaries		Non-beneficiaries	
		Freq.	Percentage	Freq.	Percentage
1.	Bullock Cart	4	3	1	1
2.	Cycle	145	96	102	68
3.	Motor Cycle / Scooter	103	69	30	20
4.	Tempo	8	5	1	1
5.	Jeep / Car	5	3	2	1
6.	Table, Chair, Sofa, etc.	140	93	96	64

It is evident from the above table that 3 per cent beneficiaries and one per cent non-beneficiary had bullock cart. Cycle is the most common mode of conveyance of the respondents. 96 per cent beneficiaries and 68 per cent non-beneficiaries had at least one cycle for their use. 69 per cent beneficiaries and 20 per cent non-beneficiaries had motor cycle/scooter for their use. 5 per cent beneficiaries and one per cent non-beneficiary were having tempo. 3 per cent beneficiaries and only one per cent non-beneficiary had jeep/car for travelling and family use. As many as 93 per cent beneficiaries and 64 per cent non-beneficiaries were having tables, chairs, sofas, etc.

A glance into the household goods of the respondents reveals that majority of respondents owned cycle, motor cycle/scooter, table, chair, sofa, etc.

## SOCIO-ECONOMIC CHARACTERISTICS OF THE RESPONDENTS

The socio-economic status of respondents was measured by the scale developed by Trivedi and Udai Pareek (1964). This scale was used with modification.

The variables studied in socio-economic status of respondents were Age, Education, Caste, Land holding, Type of family, size of family, occupation, type of house, farm power, milch animal, material possession, social participation, monthly income and employment generation.

**Table 5.17 Showing the socio-economic status level of respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Socio-economic Scores range (SES level)	Beneficiaries		Non-beneficiaries	
		Freq.	Percentage	Freq.	Percentage
1.	15 – 30 (low)	29	19	82	55
2.	30 – 45 (middle)	99	66	65	43
3.	45 – 60 (high)	22	15	3	2
Total		150	100	150	100

It is observed from the above table that 19 per cent beneficiaries and 55 per cent non-beneficiaries belong to the low socio-economic status. 66 per cent beneficiaries and 43 per cent non-beneficiaries

belonged to middle socio-economic status level. 15 per cent beneficiaries and 2 per cent non-beneficiaries belonged to high socio-economic status level. Thus, it may be concluded from the above table that the majority of beneficiaries (66 per cent) belonged to middle socio-economic status level and the majority of non-beneficiaries (55 per cent) belonged to low socio-economic status.

For the testing of significance, following hypothesis was set for the testing:

**Null Hypothesis (H<sub>0</sub>):**

There is no difference in socio-economic status of beneficiaries and non-beneficiaries.

**Research Hypothesis (H<sub>1</sub>):**

The beneficiaries have higher socio-economic status than the non-beneficiaries.

The statement showing scores on level of socio-economic status of beneficiaries and non-beneficiaries is given in Appendix (Table-III).

The results of the statistical measures of socio-economic status of the respondents are furnished in table 5.18.

**Table 5.18 Showing the statistical measures of socio-economic status of the respondents**

Sl. No.	Statistical Measure	Beneficiaries	Non-beneficiaries	'z' value	
				Calculated	Table
1	Mean	40.71	30.38	9.300 *	1.96 *
2	Std. Deviation	10.71	9.02		
3	Std. Error of mean	0.874	0.736		

\* Denotes 5 per cent significance level

In the above table, 'z' test was applied for the testing of the hypothesis. It was found to be 9.30, which was highly significant. Therefore, the null hypothesis is not accepted and research hypothesis that the beneficiaries have higher socio-economic status than the non-beneficiaries is accepted.

It may be due to the fact that majority of the beneficiaries were economically motivated, which facilitated and compelled them to opt and use credible sources of income generation. It is obvious for economically motivated individuals to look and select suitable employment for boosting and increasing up their level of income and socio-economic status. Sharma (1987) and Singh and Singh (1999) also found the same results as in this study.

### COMMUNICATION BEHAVIOUR OF THE RESPONDENTS

The communication profile of respondents in this section have been made to study the communication behaviour of the respondents,

in terms of selected communication variables, viz. change agent linkage, mass media exposure and interpersonal channel.

#### A. CHANGE AGENT LINKAGE

For measuring the change agent linkage, the responses of the respondents were asked in frequently, occasionally and never form and the response data are given below in the table 5.19:

**Table 5.19** **Showing the percentage distribution of the respondents according to their source of information with frequency of consultation**  
N = 300 (B = 150, NB = 150)

Sl. No.	Source of information	Frequency of consultation											
		Beneficiaries						Non-beneficiaries					
		Frequen- tly		Occasio- nally		Never		Frequen- tly		Occasio- nally		Never	
		Fr.	%	Fr.	%	Fr.	%	Fr.	%	Fr.	%	Fr.	%
1.	Village Deve- lopment Officer	116	77	24	16	10	7	60	40	30	20	60	40
2.	Employment Officer	75	50	27	18	48	32	6	4	15	10	129	86
3.	Distt. Lead Bank Manager	60	40	30	20	60	40	3	2	12	8	135	90
4.	Dy. Director Small Scale Industries	63	42	24	16	63	42	3	2	3	2	144	96
5.	Branch Mana- ger (Bank)	81	54	63	42	6	4	12	8	12	8	126	84
6.	Field Officer (Bank)	90	60	45	30	15	10	15	10	18	12	117	78
7.	General Mana- ger (D.I.C.)	69	46	51	34	30	20	3	2	3	2	144	96
8.	Project Mana- ger (D.I.C.)	72	48	66	44	12	8	7	5	21	14	122	81
9.	Distt. Social Welfare Officer	45	30	26	17	79	53	6	4	9	6	135	90
10.	Block Develop- ment Officer	96	64	30	20	24	16	16	11	45	30	89	59

Fr. = Frequency

% = Percentage

Table 5.19 communicates that 77 per cent beneficiaries and 40 per cent non-beneficiaries were frequently contacting the Village Development Officer (V.D.O.). While 16 per cent beneficiaries and 20 per cent non-beneficiaries occasionally contacted the V.D.O., 7 per cent beneficiaries and 40 per cent non-beneficiaries never contacted the V.D.Os.

Moreover, 50 per cent beneficiaries and 4 per cent non-beneficiaries frequently contacted the Employment Officer while 18 per cent beneficiaries and 10 per cent non-beneficiaries occasionally met the Employment Officer. However, 32 per cent beneficiaries and 86 per cent non-beneficiaries never contacted the Employment Officer.

40 per cent beneficiaries and 2 per cent non-beneficiaries frequently contacted the District Lead Bank Manager. 20 per cent beneficiaries and 8 per cent non-beneficiaries occasionally contacted the District Lead Bank Manager. 40 per cent beneficiaries and 90 per cent non-beneficiaries never contacted the District Lead Bank Manager.

42 per cent beneficiaries and 2 per cent non-beneficiaries frequently contacted the Dy. Director (Small Scale Industries) while 16 per cent beneficiaries and 2 per cent non-beneficiaries occasionally

contacted him. 42 per cent beneficiaries and 96 per cent non-beneficiaries never contacted him.

As many as 54 per cent beneficiaries and 8 per cent non-beneficiaries frequently contacted the Branch Manager (Bank) while 42 per cent beneficiaries and 8 per cent non-beneficiaries occasionally contacted the Branch Manager of the Bank. Only 4 per cent beneficiaries and 84 per cent non-beneficiaries never contacted the Branch Manager of the Bank.

Field Officer (Bank) was frequently used as a source of information by 60 per cent beneficiaries and 10 per cent non-beneficiaries. While 30 per cent beneficiaries and 12 per cent non-beneficiaries occasionally contacted this Officer, 10 per cent beneficiaries and 78 per cent non-beneficiaries never contacted the Field Officer (bank).

General Manager (District Industries Centre) was frequently contacted as a source of information by 46 per cent beneficiaries and 2 per cent non-beneficiaries. While 34 per cent beneficiaries and 2 per cent non-beneficiaries occasionally contacted him, 20 per cent of the beneficiaries and 96 per cent non-beneficiaries never contacted him.

48 per cent beneficiaries and 5 per cent non-beneficiaries frequently contacted the Project Manager (District Industries Centre)

while 44 per cent beneficiaries and 14 per cent non-beneficiaries occasionally contacted him. 8 per cent beneficiaries and 81 per cent non-beneficiaries never contacted him.

District Social Welfare Officer was less contacted by the beneficiaries and non-beneficiaries. Only 30 per cent beneficiaries and 4 per cent non-beneficiaries frequently contacted this Officer while 17 per cent beneficiaries and 6 per cent non-beneficiaries occasionally contacted him. 53 per cent beneficiaries and 90 per cent non-beneficiaries never contacted this Officer.

64 per cent beneficiaries and 11 per cent non-beneficiaries frequently contacted the Block Development Officer (B.D.O.). While 20 per cent beneficiaries and 30 per cent non-beneficiaries occasionally contacted the B.D.O., 16 per cent beneficiaries and 59 per cent non-beneficiaries never contacted the B. D. O.

Thus, it can be concluded that the beneficiaries have more change agent linkage than non-beneficiaries. Mostly beneficiaries and non-beneficiaries had better contact with the V.D.O. as a source of information.

#### B. MASS MEDIA EXPOSURE

Mass media are good carriers of new technology and innovation. Its exposure influences activities of respondents towards progressiveness. In the present study, therefore, an attempt has been

made to measure those mass media, which could be accessible in the study area and has been presented in table 5.20.

**Table 5.20 Showing the mass media exposure of the respondents according to their source of information**

N = 300 (B = 150, NB = 150)

Sl. No.	Source of information	Frequency of consultation											
		Beneficiaries					Non-beneficiaries						
		Frequen tly		Occasio nally		Never	Frequen tly		Occasio nally		Never		
		Fr.	%	Fr.	%	Fr.	%	Fr.	%	Fr.	%		
1.	Demonstration	102	68	36	24	12	8	51	34	36	24	63	42
2.	Radio	132	88	15	10	3	2	90	60	45	30	15	10
3.	Television	135	90	10	7	5	3	86	57	46	31	18	12
4.	Newspaper	123	82	25	17	2	1	30	20	60	40	60	40
5.	Farmer Fair / Kisan Goshthi	36	24	60	40	54	36	35	23	57	38	58	39
6.	Leaflet / Folder	72	48	51	34	27	18	26	17	65	43	59	40
7.	Magazine	78	52	51	34	21	14	36	24	48	32	66	44
8.	Journal and Book	75	50	48	32	27	18	30	20	72	48	48	32

Fr. = Frequency

% = Percentage

Table 5.20 shows that 68 per cent beneficiaries and 34 per cent non-beneficiaries used demonstration as a source of information frequently while 24 per cent beneficiaries and non-beneficiaries respectively used demonstration occasionally. 8 per cent beneficiaries and 42 per cent non-beneficiaries never used demonstration as a source of information.

88 per cent beneficiaries and 60 per cent non-beneficiaries frequently used radio as a source of information while 10 per cent beneficiaries and 30 per cent non-beneficiaries used it occasionally. 2 per cent beneficiaries and 10 per cent non-beneficiaries never used the Radio as a source of information.

90 per cent beneficiaries and 57 per cent non-beneficiaries frequently used Television as a source of information. 7 per cent beneficiaries and 31 per cent non-beneficiaries occasionally used Television as a source of information. 3 per cent beneficiaries and 12 per cent non-beneficiaries never used the Television as a source of information.

82 per cent beneficiaries and 20 per cent non-beneficiaries subscribed newspaper frequently, as source of information while 17 per cent beneficiaries and 40 per cent non-beneficiaries consulted it occasionally. Only one per cent beneficiaries and 40 per cent non-beneficiaries never used the newspaper as a source of information.

24 per cent beneficiaries and 23 per cent non-beneficiaries frequently attended farmers' fair/kishan goshthi while 40 per cent beneficiaries and 38 per cent non-beneficiaries occasionally visited Farmers' fairs / Kisan Goshthi as source of information. As many as

36 per cent beneficiaries and 39 per cent non-beneficiaries never attended Farmers' Fairs / Kisan Goshthi as source of information.

48 per cent beneficiaries and 17 per cent non-beneficiaries frequently used leaflets/folders as a source of information. 34 per cent beneficiaries and 43 per cent non-beneficiaries used it occasionally, followed by 18 per cent beneficiaries and 40 per cent non-beneficiaries who never used the leaflet/folder, as a source of information.

52 per cent beneficiaries and 24 per cent non-beneficiaries used Magazines frequently while 34 per cent beneficiaries and 32 per cent non-beneficiaries used it occasionally, followed by 14 per cent beneficiaries and 44 per cent non-beneficiaries who never used the magazines, as source of information.

50 per cent beneficiaries and 20 per cent non-beneficiaries frequently used Journals and Books as source of information while 32 per cent beneficiaries and 48 per cent non-beneficiaries used them occasionally. 18 per cent beneficiaries and 32 per cent non-beneficiaries never used them, as source of information.

From Table 5.20, it is clear that the beneficiaries properly used mass media exposure as source of information. Non-beneficiaries had poor mass media exposure, as source of their information.

### C. INTER PERSONAL CHANNEL

Inter personal channel is also an important source of communication, mainly used in rural communities for gathering relevant information by the village people. The data relating to the extent of utilisation of this channel as a source of communication, are furnished in table 5.21 below:

**Table 5.21 Showing the inter personal channel of the respondents as source of their information**

N = 300 (B = 150, NB = 150)

Sl. No.	Source of information	Frequency of consultation											
		Beneficiaries						Non-beneficiaries					
		Frequently		Occasionally		Never		Frequently		Occasionally		Never	
		Fr.	%	Fr.	%	Fr.	%	Fr.	%	Fr.	%	Fr.	%
1.	Local	70	47	75	50	5	3	65	43	65	43	20	14
2.	Relatives	76	51	60	40	14	9	70	47	70	47	10	6
3.	Friends	103	69	40	27	7	4	105	70	30	20	15	10
4.	Neighbours	105	70	40	27	5	3	108	72	25	17	17	11

Fr. = Frequency

% = Percentage

The above table communicates that 47 per cent beneficiaries and 43 per cent non-beneficiaries frequently used local interpersonal channel while 50 per cent beneficiaries and 43 per cent non-beneficiaries occasionally used the local interpersonal channel. 3 per

cent beneficiaries and 14 per cent non-beneficiaries never used the local interpersonal channel, as source of information.

51 per cent beneficiaries and 47 per cent non-beneficiaries frequently used relatives as source of information while 40 per cent beneficiaries and 47 per cent non-beneficiaries occasionally contacted the relatives as a source of information. 9 per cent beneficiaries and 6 per cent non-beneficiaries never utilised their relatives, as source of information.

Majority of beneficiaries (69 per cent) and non-beneficiaries (70 per cent) frequently contacted their friends as a source of information while 27 per cent beneficiaries and 20 per cent non-beneficiaries occasionally contacted their friends as source of information. 4 per cent beneficiaries and 10 per cent non-beneficiaries never contacted their friends, as source of information.

Majority of beneficiaries (70 per cent) and non-beneficiaries (72 per cent) frequently contacted the neighbours as their source of information while 27 per cent beneficiaries and 17 per cent non-beneficiaries occasionally contacted their neighbours as source of information. 3 per cent beneficiaries and 11 per cent non-beneficiaries never contacted their neighbours, as source of information.

Therefore, it may be concluded that majority of the beneficiaries and non-beneficiaries were using interpersonal channel, as their source of information.

### COMMUNICATION BEHAVIOUR OF THE RESPONDENTS

Communication behaviour is the most important factor of the respondents. It is divided into three parts, viz.

- (1) Change agent linkage
- (2) Mass media exposure
- (3) Interpersonal channel

The score obtained by respondents were categorised as low, medium and high communication behaviour. The beneficiaries and non-beneficiaries were then distributed according to their categories.

**Table 5.22 Showing the summarised scores of communication behaviour of the respondents**

N = 300 (B = 150, NB = 150)

Sl. No.	Score / category	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	22 – 37 (low)	-	-	68	45
2.	37 – 52 (medium)	76	48	76	51
3.	52 – 67 (high)	74	52	6	4
Total		150	100	150	100

It is evident from the table that none of the beneficiaries and 45 per cent non-beneficiaries belonged to low communication behaviour

score group followed by 48 per cent beneficiaries and 51 per cent non-beneficiaries belonging to medium communication behaviour score group. 52 per cent beneficiaries and 4 per cent non-beneficiaries were placed in high communication behaviour score group.

It is evident from the table that more than half beneficiaries (52 per cent) belonged to high communication behaviour score group while 51 per cent of the non-beneficiaries belonged to medium communication behaviour score group.

For the testing of the significance of the communication behaviour, the following hypothesis was tested:

#### Null Hypothesis (H<sub>0</sub>)

There is no difference between beneficiaries and non-beneficiaries regarding their communication behaviour.

#### Research Hypothesis (H<sub>1</sub>)

The beneficiaries have higher level of communication behaviour than the non-beneficiaries.

The statement showing scores on level of Communication behaviour of beneficiaries and non-beneficiaries is given in Appendix (Table-IV).

The results of the statistical measures of Communication behaviour of the respondents are furnished in table 5.23.

**Table 5.23 Showing the statistical measures of communication behaviour of the respondents**

Sl. No.	Statistical Measure	Beneficiaries	Non- beneficiaries	'z' Value	
				Calculated	Table
1	Mean	51.04	37.17	21.12 *	1.96 *
2	Std. Deviation	5.27	6.11		
3	Std. Error of mean	0.43	0.49		

\* Denotes 5 per cent significance level

From table 5.23 it was found that calculated 'z' value of 21.12 is higher than the table value of 1.96 at 5 per cent level of significance, indicating that the null hypothesis is not accepted and the research hypothesis is accepted. This indicated that beneficiaries have higher communication behaviour than the non-beneficiaries.

It may be due to the fact that under PMRY, regular and latest information is provided to the clients. This is why, they are acquiring latest information in continuous way related to various problems in addition to community sources like friends, relatives and neighbours, etc. Being in the direct contact with PMRY officials, trust and relationship develop between beneficiaries and PMRY officials, facilitating proper and timely dissemination of available information. This finding is in line with the finding of Jha (1974), Punjabi (1983), Sapat (1984) and Bhargava (1985), where they found the same as this study.

RELATIONSHIP BETWEEN PERSONAL PROFILE AND  
COMMUNICATION BEHAVIOUR OF THE BENEFICIARIES

**Table 5.24 Showing relationship between personal profile and communication behaviour of the beneficiaries**

Sl. No.	Variables	Correlation Coefficient (r value)
1	Age	0.341 **
2	Education	0.391 **
3	Caste	- 0.203 *
4	Land holding	0.101 *
5	Occupation	0.599 **
6	Social participation	0.654 **
7	Employment generation	0.723 **
8	Monthly income	0.777 **
9	Socio-economic status	0.695 **

\*\* Denotes one per cent significance level

\* Denotes five per cent significance level

Scanning of the table communicates that there is positive and significant relationship between age and communication behaviour of the beneficiaries. It may be due to the reason that majority of the beneficiaries were middle to higher age group. It may be true that as the age of an individual increases his need and requirement also increases, which motivates him to acquire new knowledge by mutual help and interaction with other sources of information.

Educational level and communication behaviour of the beneficiaries was found to be positively and significantly correlated with each other. It may be due to the fact that educated people understand the importance of education, try to know more by explaining to mass media like Television, Radio, etc. Education encourages the beneficiaries to contact formal sources for getting solution to their problems.

There was negative and non-significant correlation between caste and communication behaviour. It seems that caste is not the deciding factor but it is one of the other factors, which stimulate and enhance the ability and capability to learn and know the scientific information.

The sizes of land holding of the beneficiaries have been observed positively and significantly related with the communication behaviour. The reason could be stated that as size of land holding increases, their annual income also increases, which permit them to acquire more and more knowledge from different sources. Rao (1968), Venkataiah (1977) and Horamani and Sunderswamy (1996) also found that size of holding was significantly correlated with knowledge.

The table further indicates that there was a positive and significant relationship between occupation and communication behaviour of the beneficiaries. Social participation and

communication behaviour of the beneficiaries have also been found to be positively and significantly correlated with each other.

The data presented in the table further reveals that the positive and significant relationship between employment generation and communication behaviour of the beneficiaries. It is obvious for economically motivated individuals to look and select suitable and scientific new information for boosting up employment generation.

Communication behaviour of the beneficiaries was also found to be positively and significantly correlated to each other. The logical explanation may be attributed to the fact that they opt genuine and more reliable sources of information for receiving knowledge. They also make use of their status in this regard.

#### KNOWLEDGE LEVEL OF RESPONDENTS ABOUT PMRY

This part is devoted to compare the knowledge of respondents about PMRY. It is in fulfilment of 2<sup>nd</sup> objective set up for the present study.

#### KNOWLEDGE

The knowledge of respondents about PMRY was determined on a set of 22 questions. The correct answer was given a score of two and wrong answer was given one. Thus a total score was obtained for each respondent.

For judging the knowledge of respondents on each sentence, the following criteria were used:

<u>Score Range</u>	<u>Categories</u>
20 – 30	Poor
30 – 40	Average
40 – 50	Good

The following table gives the distribution of beneficiaries and non-beneficiaries regarding their knowledge score.

**Table 5.25      Showing the summarised scores of the respondents on knowledge about PMRY**  
N = 300 (B = 150, NB = 150)

Sl. No.	Interval	Category	Beneficiaries		Non-beneficiaries	
			Frequency	Percentage	Frequency	Percentage
1.	20 – 30	Poor	20	13	92	62
2.	30 – 40	Average	31	21	50	33
3.	40 – 50	High	99	66	8	5
Total			150	100	150	100

It was observed from the above table that 13 per cent beneficiaries and majority of non-beneficiaries (62 per cent) had poor knowledge score of 20 – 30, whereas 21 per cent beneficiaries and 33 per cent non-beneficiaries had average knowledge score ranging from 30 – 40. As many as 66 per cent beneficiaries and only 5 per cent non-beneficiaries had high knowledge score ranging between 40 – 50.

It is clear from the above table that majority of beneficiaries (66 per cent) had good knowledge about PMRY whereas majority of non-beneficiaries (61 per cent) had poor knowledge about PMRY.

#### Difference in knowledge level regarding PMRY between beneficiaries and non-beneficiaries

'z' test was used to test difference in knowledge level among beneficiaries and non-beneficiaries regarding PMRY. For the testing of significance, following hypothesis was set for the testing:

##### Null Hypothesis ( $H_0$ )

There is no difference between the beneficiaries and non-beneficiaries regarding their knowledge towards PMRY.

##### Research Hypothesis ( $H_1$ )

The beneficiaries have more knowledge about PMRY than the non-beneficiaries.

The statement showing scores on the level of knowledge of beneficiaries and non-beneficiaries regarding PMRY is given in Appendix (Table – V).

The results of the statistical measures of level of knowledge of the respondents regarding PMRY are furnished in table 5.26.

**Table 5.26 Showing the statistical measures of knowledge level of the respondents**

Sl. No.	Statistical Measure	Beneficiaries	Non- beneficiaries	'z' Value	
				Calculated	Table
1	Mean	41.08	29.53	18.28 *	1.96 *
2	Std. Deviation	6.31	5.30		
3	Std. Error of mean	0.515	0.432		

\* Denotes 5 per cent level of significance

The above table communicates that there was a significant difference in knowledge level among the beneficiaries and non-beneficiaries regarding PMRY. It is evident from the above table that calculated value of 'z' 18.28 is greater than the table value 1.96. Therefore, Null Hypothesis is not accepted and the research hypothesis is accepted, and concluded that beneficiaries have better knowledge about the PMRY than the non-beneficiaries.

It may be due to the reason that beneficiaries were educated with work experience, specialised in concerned work and have better exposure of mass media, magazines, etc. through which they possess better knowledge than non-beneficiaries.

### RELATION OF INDEPENDENT VARIABLES WITH KNOWLEDGE

**Table 5.27 Showing relationship between independent variables and knowledge level of the beneficiaries about PMRY**

Sl. No.	Variables	Correlation Coefficient (r value)
1	Age	0.421 **
2	Education	0.661 **
3	Caste	- 0.301 **
4	Land holding	0.152 *
5	Occupation	0.730 **
6	Social participation	0.537 **
7	Employment generation	0.697 **
8	Monthly income	0.713 **
9	Socio-economic status	0.590 **
10	Communication behaviour	0.623 **

\*\* Denotes one per cent significance level

\* Denotes five per cent significance level

The perception and knowledge level of any person for the modern idea is not entirely governed by the perceived attributes of the technology itself. Besides this, certain specific other factors, which were responsible for influencing directly and indirectly. Thus, from the perusal of the table, it is revealed that there is positive and significant correlation between age and knowledge of beneficiaries regarding PMRY. It may be due to the fact that majority of beneficiaries were from medium to higher age group. It is natural for them to acquire

new knowledge of mutual help, personal experiences, and interaction with other sources in relation to new information. Thus, it indicates that the age has positive bearing on the knowledge of beneficiaries, as the age of the beneficiaries increases their level of knowledge also increases.

Educational level of the beneficiaries have been found to be positively and significantly correlated with knowledge level. Similarly Reddy and Singh (1965) observed that there is positive correlation between education and knowledge. Reddy and Reddy (1972) and Sepat (1984) found that education was positively and significantly correlated with the adoption level.

There was negative and non-significant correlation between caste and knowledge level. It means that caste of any respondent did not facilitate to acquire and know more. It seems that caste is no decisive factor. Caste is other factor, which stimulates and enhances the ability and capability to learn and know the scientific information. Rao (1968) also found that caste was negatively correlated with knowledge level of respondents.

The size of land holding of the beneficiaries has also been observed positively and significantly correlated with knowledge level. Rao (1968) and Venkataiah (1977) also found that size of the land holding was significantly correlated with knowledge.

Further examination of the table communicates that there was positive and significantly relationship between occupation and knowledge level of respondents regarding PMRY. The break-up of data related to occupation confirms the criteria of selection of beneficiaries under PMRY, since most of them were cultivators and having other occupation also for more income like business and caste occupation.

Social participation has been found to be positively and significantly correlated with knowledge of the beneficiaries regarding PMRY. As majority of the beneficiaries were more social, they frequently contact and interact with officials of the organisations to which they are concerned, in addition to services provided under PMRY, which also helps and enhance their information level in relation to technological development of their interest.

Very positive and significant relationship between employment generation and knowledge level of beneficiaries has been observed. Since most of the beneficiaries were generating employment, which facilitated and compelled them to opt and use credible sources of information. It is obvious for economically motivated individuals to look and select suitable and scientific new information for boosting up employment generation and increasing their level of income.

Monthly income and knowledge regarding PMRY of the beneficiaries was found to be positively and significantly correlated to

each other. Majority of the beneficiaries adopted employment practices only for economic gain.

The date further reveals that there was positive and significantly relationship between socio-economic status and knowledge of beneficiaries. The majority of the beneficiaries were socio-economically strong. The logical explanation may be attributed to the fact that they opt genuine and more reliable sources of information for receiving new knowledge. They also make use of their status in this regard. Rao (1968), Ramesh Babu (1977) and Venkataiah (1977) also observed that socio-economic status was positively and significantly correlated with knowledge.

The communication behaviour of the beneficiaries has been found to be positively and significantly related with their knowledge level. It may be due to the fact that being in direct contact with PMRY officials, they clearly post their problem with them for solution. Subsequently, trust and relationship developed between them also facilitates the proper and timely dissemination of available information. This finding is in line with the findings of Jha (1974), Punjabi (1983), Sepat (1984) and Bhargava (1985) where they found positive and significant relationship between sources of information utilised and the knowledge of the beneficiaries.

## ATTITUDE OF BENEFICIARIES AND NON-BENEFICIARIES ABOUT PRIME MINISTER's ROZGAR YOJANA (PMRY)

### **1. Attitude of respondents on the statement “PMRY is helping beneficiaries to raise their standard of living”**

The responses are given in the table 5.28:

**Table 5.28 Showing attitude of respondents on the statement  
“PMRY is helping beneficiaries to raise their standard  
of living”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	150	100	100	67
2.	Undecided	-	-	35	23
3.	Disagree	-	-	15	10
	Total	150	100	150	100

The figures in the above table show that 100 per cent beneficiaries and 67 per cent non-beneficiaries were agreed with the statement. 23 per cent non-beneficiaries were undecided with this statement, whereas 10 per cent non-beneficiaries were disagreed with the statement.

Hence, it may be concluded that the total number of beneficiaries and 67 per cent non-beneficiaries were agreed with the statement.

**2. Attitude of respondents on the statement “The work of the PMRY done mostly on paper and very little in the village”**

The responses are given in the table 5.29:

**Table 5.29 Showing attitude of respondents on the statement  
“The work of the PMRY done mostly on paper and  
very little in the village”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	25	17	71	47
2.	Undecided	19	13	65	43
3.	Disagree	106	70	14	10
Total		150	100	150	100

The figure in the above table shows that 17 per cent beneficiaries and 47 per cent non-beneficiaries were agreed with the statement. As many as 13 per cent beneficiaries and 43 per cent non-beneficiaries were undecided with this statement. 70 per cent beneficiaries and 10 per cent non-beneficiaries were disagreed with the statement.

Hence, it may be concluded that 70 per cent beneficiaries were disagreed. 47 per cent non-beneficiaries were agreed with the statement.

**3. Attitude of respondents on the statement “PMRY play a very important role in the present progress of rural people in our country”**

The responses are given in the table 5.30:

**Table 5.30 Showing attitude of respondents on the statement “PMRY play a very important role in the present progress of rural people in our country”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	143	96	44	29
2.	Undecided	5	3	33	22
3.	Disagree	2	1	73	49
Total		150	100	150	100

The above table reflects that 96 per cent beneficiaries and 29 per cent non-beneficiaries were agreed with the statement. As many as 3 per cent beneficiaries and 22 per cent non-beneficiaries were undecided with this statement. Only one per cent beneficiary and 49 per cent non-beneficiaries were disagreed with the statement.

Hence, it may be concluded that majority of beneficiaries (96 per cent) was agreed and 49 per cent non-beneficiaries were disagreed with the statement.

**4. Attitude of respondents on the statement “There is little work and more propaganda about PMRY”**

The responses are given in the table 5.31:

**Table 5.31 Showing attitude of respondents on the statement  
“There is little work and more propaganda about  
PMRY”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	45	30	96	64
2.	Undecided	30	20	39	26
3.	Disagree	75	50	15	10
Total		150	100	150	100

The above table communicates that 30 per cent beneficiaries and 64 per cent non-beneficiaries were agreed with this statement. As many as 20 per cent beneficiaries and 26 per cent non-beneficiaries were undecided with this statement. 50 per cent beneficiary and 10 per cent non-beneficiaries were disagreed with the statement.

Hence, it may be concluded that 50 per cent of beneficiaries was disagreed with the statement and 64 per cent non-beneficiaries were agreed with the statement that “There is little work and more propaganda about PMRY.”

**5. Attitude of respondents on the statement “The facilities of PMRY are available only to selected few people of the village”**

The responses are given in the table 5.32:

**Table 5.32 Showing attitude of respondents on the statement  
“The facilities of PMRY are available only to selected few people of the village”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	104	69	95	64
2.	Undecided	26	17	47	31
3.	Disagree	20	14	8	5
	Total	150	100	150	100

It is evident from the above table that 69 per cent beneficiaries and 64 per cent non-beneficiaries were agreed with this statement. As many as 17 per cent beneficiaries and 31 per cent non-beneficiaries were undecided with this statement. Only 14 per cent beneficiary and 5 per cent non-beneficiaries were disagreed with the statement.

Hence, it may be concluded that most of beneficiaries (69 per cent) and non-beneficiaries (64) was agreed with the statement that “The facilities of PMRY are available only to selected few people of the village.”

**6. Attitude of respondents on the statement “PMRY is a wonderful programme”**

Detailed related to above statement and the responses are given in the table 5.33:

**Table 5.33 Showing attitude of respondents on the statement “PMRY is a wonderful programme**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	114	76	86	57
2.	Undecided	31	21	43	29
3.	Disagree	5	3	21	14
	Total	150	100	150	100

The above table shows that 76 per cent beneficiaries and 57 per cent non-beneficiaries were agreed with this statement. As many as 21 per cent beneficiaries and 29 per cent non-beneficiaries were undecided with this statement. Only 3 per cent beneficiary and 14 per cent non-beneficiaries were disagreed with the statement.

Hence, it may be concluded that majority of beneficiaries (76 per cent) and 57 per cent non-beneficiaries were agreed with the statement that “PMRY is a wonderful programme.”

**7. Attitude of respondents on the statement “the behaviour of PMRY officials is not proper with the beneficiaries”**

Details related to above statement are given in the table 5.34:

**Table 5.34 Showing attitude of respondents on the statement “The behaviour of PMRY officials is not proper with beneficiaries”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	94	63	54	36
2.	Undecided	14	9	80	53
3.	Disagree	42	28	16	11
Total		150	100	150	100

The above table shows that 63 per cent beneficiaries and 36 per cent non-beneficiaries were agreed with this statement while 9 per cent beneficiaries and 53 per cent non-beneficiaries were undecided with this statement. However, 28 per cent beneficiaries and 11 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that 63 per cent beneficiaries were agreed and more than half (53 per cent) non-beneficiaries were undecided with the statement that “the behaviour of PMRY officials is not proper with the beneficiaries”

**8. Attitude of respondents on the statement “PMRY benefit only needy and eligible farmers”**

The responses are given in the table 5.35:

**Table 5.35 Showing attitude of respondents on the statement “PMRY benefit only needy and eligible farmers”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	109	73	40	27
2.	Undecided	22	15	65	43
3.	Disagree	19	12	45	30
	Total	150	100	150	100

The above table shows that 73 per cent beneficiaries and 27 per cent non-beneficiaries were agreed with this statement. As many as 15 per cent beneficiaries and 43 per cent non-beneficiaries were undecided with this statement while 12 per cent beneficiaries and 30 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of the beneficiaries (73 per cent) was agreed with the statement and 43 per cent non-beneficiaries were undecided with the statement that “PMRY benefits only needy and eligible farmers.”

**9. Attitude of respondents on the statement "In this programme training is provided only to those persons who are beneficiaries of PMRY"**

The responses are given in the table 5.36:

**Table 5.36 Showing attitude of respondents on the statement "In this programme training is provided only to those persons who are beneficiaries of PMRY"**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	113	75	25	17
2.	Undecided	28	19	102	68
3.	Disagree	9	6	23	15
Total		150	100	150	100

The above table shows that 75 per cent beneficiaries and 17 per cent non-beneficiaries were agreed with this statement. As many as 19 per cent beneficiaries and 68 per cent non-beneficiaries were undecided with this statement while 6 per cent beneficiaries and 15 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (75 per cent) was agreed with the statement and majority of non-beneficiaries (68 per cent) was undecided with the statement that "In this programme training is provided only to those persons who are beneficiaries of PMRY."

**10. Attitude of respondents towards the statement “The beneficiaries of PMRY do not get required amount of loan”**

The responses are given in the table 5.37:

**Table 5.37 Showing attitude of respondents on the statement  
“The beneficiaries of PMRY do not get required amount of loan”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	124	83	47	31
2.	Undecided	-	-	93	62
3.	Disagree	26	17	10	7
Total		150	100	150	100

It is clear from the above table that 83 per cent beneficiaries and 31 per cent non-beneficiaries were agreed with this statement while 62 per cent non-beneficiaries were undecided with this statement. 17 per cent beneficiaries and 7 per cent non-beneficiaries were disagreed with the statement.

Thus, it may be concluded that majority of beneficiaries (83 per cent) was agreed with the statement and majority of non-beneficiaries (62 per cent) was undecided with the statement that “The beneficiaries of PMRY do not get required amount of loan.”

**11. Attitude of respondents on the statement “PMRY is a way of prosperity and development”**

The responses are given in the table 5.38:

**Table 5.38 Showing attitude of respondents on the statement  
“PMRY is a way of prosperity and development”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	145	97	93	62
2.	Undecided	2	1	45	30
3.	Disagree	3	2	12	8
Total		150	100	150	100

The above table shows that 97 per cent beneficiaries and 62 per cent non-beneficiaries were agreed with this statement. Only one per cent beneficiaries and 30 per cent non-beneficiaries were undecided with this statement while 2 per cent beneficiaries and 8 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (97 per cent) and majority of non-beneficiaries (62 per cent) were agreed with the statement that “PMRY is a way of prosperity and development.”

**12. Attitude of respondents on the statement “The training provided in PMRY is useful to beneficiaries ”**

The responses are given in the table 5.39:

**Table 5.39 Showing attitude of respondents on the statement  
“The training provided in PMRY is useful to beneficiaries”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	109	73	23	15
2.	Undecided	5	3	104	70
3.	Disagree	36	24	23	15
	Total	150	100	150	100

The above table shows that 73 per cent beneficiaries and 15 per cent non-beneficiaries were agreed with this statement. Only 3 per cent beneficiaries and 70 per cent non-beneficiaries were undecided with this statement while 24 per cent beneficiaries and 15 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (73 per cent) was agreed with the statement and majority of non-beneficiaries (70 per cent) was undecided with the statement that “The training provided in PMRY is useful to beneficiaries.”

**13. Attitude of respondents on the statement “Now the socio-economic status of beneficiaries is higher as compared to the past”**

The responses are given in the table 5.40:

**Table 5.40 Showing attitude of respondents on the statement  
“Now the socio-economic status of beneficiaries is  
higher as compared to the past”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	148	98	30	20
2.	Undecided	1	1	113	75
3.	Disagree	1	1	7	5
Total		150	100	150	100

The above table shows that 98 per cent beneficiaries and 20 per cent non-beneficiaries were agreed with this statement. Only one per cent beneficiary and 75 per cent non-beneficiaries were undecided with this statement while only one per cent beneficiary and 5 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (98 per cent) was agreed with the statement and majority of non-beneficiaries (75 per cent) was undecided with the statement that “Now the socio-economic status of beneficiaries is higher as compared to the past.”

**14. Attitude of respondents on the statement “There is no corruption among PMRY officials”**

The responses are given in the table 5.41:

**Table 5.41 Showing attitude of respondents on the statement  
“There is no corruption among PMRY officials”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	47	31	66	44
2.	Undecided	6	4	63	42
3.	Disagree	97	65	21	14
Total		150	100	150	100

The above table shows that 31 per cent beneficiaries and 44 per cent non-beneficiaries were agreed with this statement. 4 per cent beneficiaries and 42 per cent non-beneficiaries were undecided with this statement while 65 per cent beneficiaries and 14 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (65 per cent) was disagreed with the statement and 44 per cent of non-beneficiaries was agreed with the statement that “There is no corruption among PMRY officials.”

**15. Attitude of respondents on the statement “PMRY is shear waste of time and money”**

The responses are given in the table 5.42:

**Table 5.42 Showing attitude of respondents on the statement  
“PMRY is shear waste of time and money”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	42	28	92	62
2.	Undecided	8	5	47	31
3.	Disagree	100	67	11	7
Total		150	100	150	100

The above table shows that 28 per cent beneficiaries and 62 per cent non-beneficiaries were agreed with this statement. 5 per cent beneficiaries and 31 per cent non-beneficiaries were undecided with this statement while 67 per cent beneficiaries and 7 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (67 per cent) was disagreed with the statement and majority of non-beneficiaries (62 per cent) was agreed with the statement that “PMRY is shear waste of time and money.”

**16. Attitude of respondents on the statement “I am not fully convinced about usefulness of PMRY”**

The responses are given in the table 5.43:

**Table 5.43 Showing attitude of respondents on the statement “I am not fully convinced about usefulness of PMRY”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	29	19	72	48
2.	Undecided	7	5	64	43
3.	Disagree	114	76	14	9
Total		150	100	150	100

The above table shows that 19 per cent beneficiaries and 48 per cent non-beneficiaries were agreed with this statement. 5 per cent beneficiaries and 43 per cent non-beneficiaries were undecided with this statement while 76 per cent beneficiaries and 9 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (76 per cent) was disagreed with the statement and 48 per cent non-beneficiaries were agreed with the statement that “I am not fully convinced about usefulness of PMRY.”

**17. Attitude of respondents on the statement “The rural people will not be adversely affected if the office of PMRY is closed”**

The responses are given in the table 5.44:

**Table 5.44 Showing attitude of respondents on the statement “The rural people will not be adversely affected if the office of PMRY is closed”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	19	13	110	74
2.	Undecided	17	11	32	21
3.	Disagree	114	76	8	5
Total		150	100	150	100

The above table shows that 13 per cent beneficiaries and 74 per cent non-beneficiaries were agreed with this statement. 11 per cent beneficiaries and 21 per cent non-beneficiaries were undecided with this statement while 76 per cent beneficiaries and 5 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (76 per cent) was disagreed with the statement while majority of non-beneficiaries (74 per cent) was agreed with the statement that “The rural people will not be adversely affected if the office of PMRY is closed.”

**18. Attitude of respondents on the statement “The PMRY has done more harm than benefit”**

The responses are given in the table 5.45:

**Table 5.45 Showing attitude of respondents on the statement  
“The PMRY has done more harm than benefit”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	10	7	14	9
2.	Undecided	17	11	102	68
3.	Disagree	123	82	34	23
Total		150	100	150	100

The above table shows that 7 per cent beneficiaries and 9 per cent non-beneficiaries were agreed with this statement. 11 per cent beneficiaries and 68 per cent non-beneficiaries were undecided with this statement while 82 per cent beneficiaries and 23 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (82 per cent) was disagreed with the statement and majority of non-beneficiaries (68 per cent) was undecided with the statement that “The PMRY has done more harm than benefit.”

**19 Attitude of respondents on the statement “There is much benefit in becoming the beneficiary of PMRY”**

The responses are given in the table 5.46:

**Table 5.46 Showing attitude of respondents on the statement  
“There is much benefit in becoming the beneficiary of  
PMRY”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	10	7	11	7
2.	Undecided	13	9	107	71
3.	Disagree	127	84	32	22
	Total	150	100	150	100

The above table reflects that 7 per cent each of the beneficiaries and non-beneficiaries were agreed with this statement. 9 per cent beneficiaries and 71 per cent non-beneficiaries were undecided with this statement while 84 per cent beneficiaries and 22 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (84 per cent) was disagreed with the statement while majority of non-beneficiaries (71 per cent) was undecided with the statement that “There is much benefit in becoming the beneficiary of PMRY.”

**20. Attitude of respondents on the statement “The rules and regulations of PMRY are quite complicated and not easily understandable”**

The responses are given in the table 5.47:

**Table 5.47 Showing attitude of respondents on the statement  
“The rules and regulations of PMRY are quite complicated and not easily understandable”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	38	25	48	32
2.	Undecided	11	7	74	49
3.	Disagree	101	68	28	19
Total		150	100	150	100

The above table reflects that 25 per cent beneficiaries and 32 per cent non-beneficiaries were agreed with this statement. 7 per cent beneficiaries and 49 per cent non-beneficiaries were undecided with this statement while 68 per cent beneficiaries and 19 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (68 per cent) was disagreed with the statement and 49 per cent non-beneficiaries were undecided with the statement that “The rules and regulations of PMRY are quite complicated and not easily understandable.”

**21. Attitude of respondents on the statement “For taking loan from PMRY the beneficiaries have to undergo a lot of trouble”**

The responses are given in the table 5.48:

**Table 5.48 Showing attitude of respondents on the statement  
“For taking loan from PMRY the beneficiaries have to undergo a lot of trouble”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	36	24	46	31
2.	Undecided	9	6	78	52
3.	Disagree	105	70	26	17
Total		150	100	150	100

The above table reveals that 24 per cent beneficiaries and 31 per cent non-beneficiaries were agreed with this statement. 6 per cent beneficiaries and 52 per cent non-beneficiaries were undecided with this statement while 70 per cent beneficiaries and 17 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (70 per cent) was disagreed with the statement and majority of non-beneficiaries (52 per cent) was undecided with the statement that “For taking loan from PMRY the beneficiaries have to undergo a lot of trouble.”

**22. Attitude of respondents on the statement “This programme is better than other programmes”**

The responses are given in the table 5.49:

**Table 5.49 Showing attitude of respondents on the statement  
“This programme is better than other programmes”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	133	89	71	47
2.	Undecided	14	9	35	23
3.	Disagree	3	2	44	30
Total		150	100	150	100

The above table reveals that 89 per cent beneficiaries and 47 per cent non-beneficiaries were agreed with this statement. 9 per cent beneficiaries and 23 per cent non-beneficiaries were undecided with this statement while 2 per cent beneficiaries and 30 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (89 per cent) and 47 per cent non-beneficiaries were agreed with the statement that “This programme is better than other programmes.”

**23. Attitude of respondents on the statement “PMRY is very much helpful in poverty eradication”**

The responses are given in the table 5.50:

**Table 5.50 Showing attitude of respondents on the statement  
“PMRY is very much helpful in poverty eradication”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	147	98	91	61
2.	Undecided	2	1	46	31
3.	Disagree	1	1	13	8
Total		150	100	150	100

The above table reveals that 98 per cent beneficiaries and 61 per cent non-beneficiaries were agreed with this statement. Only one per cent beneficiaries and 31 per cent non-beneficiaries were undecided with this statement while only one per cent beneficiaries and 8 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (98 per cent) and non-beneficiaries (61 per cent) were agreed with the statement that “PMRY is very much helpful in poverty eradication.”

**24. Attitude of respondents on the statement “The training increases your knowledge in our field”**

The responses are given in the table 5.51:

**Table 5.51 Showing attitude of respondents on the statement  
“The training increases your knowledge in our field”**

N = 300 (B = 150, NB = 150)

Sl. No.	Response	Beneficiaries		Non-beneficiaries	
		Frequency	Percentage	Frequency	Percentage
1.	Agree	125	83	24	16
2.	Undecided	10	7	99	66
3.	Disagree	15	10	27	18
Total		150	100	150	100

The above table reveals that 83 per cent beneficiaries and 16 per cent non-beneficiaries were agreed with this statement. 7 per cent beneficiaries and 66 per cent non-beneficiaries were undecided with this statement while 10 per cent beneficiaries and 18 per cent non-beneficiaries were disagreed with the statement.

Therefore, it may be concluded that majority of beneficiaries (83 per cent) was agreed with this statement while majority of non-beneficiaries (66 per cent) was disagreed with the statement that “The training increases your knowledge in our field.”

### MEAN WEIGHT SCORES OF ATTITUDE OF RESPONDENTS TOWARDS PMRY

After assigning numerical weight to three responses varying from 3 to 1 for positive sentences and 1 to 3 for negative sentences, the total score was obtained for all respondents for all the statement. By dividing the total score by the number of respondents, mean weight scores (M. W. S) were obtained for each statement. The M.W.S. were evaluated on the following criteria.

For positive statement	Disagree	=	1.0 – 1.7
	Undecided	=	1.7 – 2.4
	Agree	=	2.4 – 3.1

The criteria were reversed in case of negative sentences. Based on these criteria, all the statements were evaluated for the total score. M. W. S. for all the 24 statements were taken together and presented in the table below:

**Table 5.52 Showing total score, mean weighted score and evaluation of each statement**

N = 300 (B = 150, NB = 150)

Sl. No.	Statement	Beneficiaries			Non-beneficiaries		
		Total	MWS	Evaluation	Total	MWS	Evaluation
1.	PMRY is helping to raise their standard of living	450	3.00	Agree	385	2.56	Agree
2.	The work of the PMRY done mostly on paper and very little in the village	387	2.57	Disagree	243	1.62	Agree

Sl. No.	Statement	Beneficiaries			Non-beneficiaries		
		Total	MWS	Evaluation	Total	MWS	Evaluation
3.	PMRY has played a very important role in the present progress of rural people in our country	441	2.94	Agree	271	1.80	Undecided
4.	There is little work and more propaganda about PMRY	330	2.20	Undecided	219	1.46	Agree
5.	The facilities of PMRY are available only to few selected people of the village	384	2.56	Agree	387	2.58	Agree
6.	PMRY is a wonderful programme	409	2.72	Agree	365	2.43	Agree
7.	The behaviour of PMRY officials is not proper with the beneficiaries	248	1.65	Agree	262	1.74	Undecided
8.	PMRY benefits only needy and eligible farmers	390	2.60	Agree	295	1.96	Undecided
9.	In this programme, training is provided only to those persons, who are beneficiaries of PMRY	413	2.75	Agree	302	2.01	Undecided
10.	The beneficiaries of PMRY do not get required amount of loan	202	1.34	Agree	263	1.75	Undecided
11.	PMRY is way of prosperity and development	442	2.94	Agree	381	2.54	Agree
12.	The training provided in PMRY is useful to beneficiaries	373	2.48	Agree	300	2.00	Undecided
13.	Now, the socio-economic status of beneficiaries is high as compared to the past	447	2.98	Agree	323	2.15	Undecided
14.	There is no corruption among PMRY officials	250	1.66	Disagree	345	2.30	Undecided
15.	PMRY is sheer waste of time and money	358	2.38	Undecided	219	1.46	Agree

Sl. No.	Statement	Beneficiaries			Non-beneficiaries		
		Total	MWS	Evaluation	Total	MWS	Evaluation
16.	I am not yet fully convinced about usefulness of PMRY	385	2.56	Disagree	242.	1.61	Agree
17.	The rural people will not be adversely affected if the office of PMRY is closed.	395	2.63	Disagree	198	1.32	Agree
18.	The PMRY has done more harm than benefit	413	2.75	Disagree	320	2.13	Undecided
19.	There is much benefit in becoming the beneficiaries of PMRY	417	2.78	Disagree	321	2.14	Undecided
20.	The rules and regulations of PMRY are quite complicated and not easily understandable	363	2.42	Disagree	280	1.87	Undecided
21.	For taking loan from PMRY the beneficiaries have to undergo a lot of trouble	369	2.46	Disagree	280	1.87	Undecided
22.	This programme is better than other programmes	430	2.87	Agree	327	2.18	Undecided
23.	PMRY is very much helpful in poverty eradication	446	2.97	Agree	378	2.52	Agree
24.	Training increases your knowledge in your field	410	2.73	Agree	297	1.98	Undecided

MWS = Mean Weighted Score

#### DIFFERENCE IN ATTITUDE LEVEL TOWARDS PMRY BETWEEN BENEFICIARIES AND NON-BENEFICIARIES

‘z’ test was used to test the difference in attitude level among beneficiaries and non-beneficiaries. Following hypothesis was set for the testing of significance:

### NULL HYPOTHESIS ( $H_0$ )

There is no difference between the beneficiaries and non-beneficiaries regarding their attitude towards PMRY.

### RESEARCH HYPOTHESIS ( $H_1$ )

The beneficiaries have favourable attitude towards PMRY than the non-beneficiaries.

**Table 5.53 Showing the total attitude score secured by respondents**

Sl. No.	Statement	SCORE	
		Benefi- ciaries	Non- benefi- ciaries
1.	PMRY is helping to raise their standard of living	450	385
2.	The work of the PMRY done mostly on paper and very little in the village	381	243
3.	PMRY has played a very important role in the present progress of rural people in our country	441	275
4.	There is little work and more propaganda about PMRY	330	219
5.	The facilities of PMRY are available only to few selected people of the village	384	297
6.	PMRY is a wonderful programme	409	365
7.	The behaviour of PMRY officials is not proper with the beneficiaries	248	262
8.	PMRY benefits only needy and eligible farmers	390	295
9.	In this programme, training is provided only to those persons who are beneficiaries of PMRY	404	302
10.	The beneficiaries of PMRY do not get required amount of loan	202	263
11.	PMRY is way of prosperity and development	442	381
12.	The training provided in PMRY is useful to beneficiaries	373	300
13.	Now, the socio-economic status of beneficiaries is high as compared to the past	447	323

Sl. No.	Statement	SCORE	
		Benefi- ciaries	Non- benefi- ciaries
14.	There is no corruption among PMRY officials	250	345
15.	PMRY is sheer waste of time and money	358	219
16.	I am not yet fully convinced about usefulness of PMRY	385	242
17.	The rural people will not be adversely affected if the office of PMRY is closed.	395	198
18.	The PMRY has done more harm than benefit	413	320
19.	There is much benefit in becoming the beneficiaries of PMRY	393	321
20.	The rules and regulations of PMRY are quite complicated and not easily understand-able	363	280
21.	For taking loan from PMRY the beneficiaries have to undergo a lot of trouble	369	280
22.	This programme is better than other programmes	430	327
23.	PMRY is very much helpful in poverty eradication	446	378
24.	Training increases your knowledge in your field	410	297

**Table 5.53a Showing the statistical measures of attitude level of respondents**

Sl. No.	Statistical Measure	Beneficiaries	Non- beneficiaries	'z' Value	
				Calculated	Table
1	Mean	379.71	296.54		
2	Std. Deviation	65.01	52.07	4.997 *	1.96 *
3	Std. Error of mean	13.27	10.62		

\* Denotes 5 per cent level of significance

The table 5.53a reveals that there was significant difference in attitude level among beneficiaries and non-beneficiaries towards PMRY. The 'z' value was found greater than the table value, indicating that null hypothesis is not accepted and research hypothesis is accepted. Thus, conclusion can be drawn that beneficiaries have favourable attitude towards PMRY than the non-beneficiaries.

It may be due to the reason that majority of beneficiaries were more social, they frequently contact and interact with the officials of the organisation to which they are concerned, in addition to services provided under PMRY, which helps and enhance their information level in relation to technological development of their interest.

Therefore, it may be concluded by the above observations that beneficiaries have favourable attitude towards PMRY than the non-beneficiaries.

#### RELATION OF INDEPENDENT VARIABLES WITH ATTITUDE LEVEL OF THE BENEFICIARIES ABOUT PMRY

The correlation coefficient values of independent variables with the attitude level of the beneficiaries about Prime Minister's Rozgar Yojana, are given in the table 5.54:

**Table 5.54 Showing relationship between independent variables and knowledge level of the beneficiaries about PMRY**

Sl. No.	Variables	Correlation Coefficient (r value)
1	Age	0.398 **
2	Education	0.639 **
3	Caste	- 0.267 **
4	Land holding	- 0.119 *
5	Occupation	0.655 **
6	Social participation	0.481 **
7	Employment generation	0.573 **
8	Monthly income	0.666 **
9	Socio-economic status	0.517 **
10	Communication behaviour	0.680 **

\*\* Denotes one per cent significance level

\* Denotes five per cent significance level

The above table shows positive and significant relationship between age and attitude of the beneficiaries towards PMRY. Experience is a pre-requisite for adoption. It is a fact that as age increases, it would have promoted their adoption of better income generation practices. This is how attitude and age would have resulted in positive and significant relationship of the beneficiaries. Bhaskaran (1976) also reported the same in his study.

Education of the beneficiaries was also positively and significantly related with their attitude towards PMRY. Singh and Mehrotra (1971); Sharma (1985); Mundhawa and Patel (1987) and Bajpai (1987) also reported same results in their studies.

The inter-relation value of caste was negative and significant with attitude of beneficiaries towards PMRY, thereby meaning that

the caste of dryland farm would not have enabled them to take more risk for employment generation. Sharma (1985) and Bajpai (1987) also reported same results in their studies.

The correlation value of land holding was negative and non-significant with attitude of beneficiaries towards PMRY. The low land holding capacity would have enabled them to adopt better economic practices. Sharma (1985) also reported the same results in his study.

The occupation of the beneficiaries was positively and significant correlated with their attitude towards PMRY. Risk is the characteristic feature of better economic practices. Although all the beneficiaries had some other occupation earlier, hence they with more risk orientation could adopt the better economic practice preferred. Sinha *et. al.* (1977); Sharma (1985) and Bajpai (1987) also reported same results in their studies.

The positive and significant relationship of social participation of the beneficiaries with their attitude towards PMRY was already reported as a favourable factor for adoption in many of the studies like Somasundaram (1976), Gurusamy (1987) and Athimuthu (1990).

Better information seeking behaviour of the beneficiaries would have enabled them to utilise various sources of information and counselling for adoption. This would have culminated in accumulation of relevant details about employment generation programmes. This is

how the employment generation and attitude would have shown positive and significant relationship.

Because of better employment generation practices adopted, the monthly income and their attitude towards PMRY was positively and significantly related to each other.

The beneficiaries being significantly higher in their socio-economic status would have adopted more practices advocated for employment. Such a condition might be the reason for the reported positively and non-significant relation with each other.

Based on this, it is evident that more of contact, greater the mass media participation and better knowledge etc., the attitude and communication behaviour of the beneficiaries was also positively and significantly related with each other. Sinha *et. al.* (1977); Sharma (1985); Bajpai (1987); Narwal and Dixit (1991) and Kalaskar *et. al.* (1999) also reported the same mostly as these findings in their respective studies.

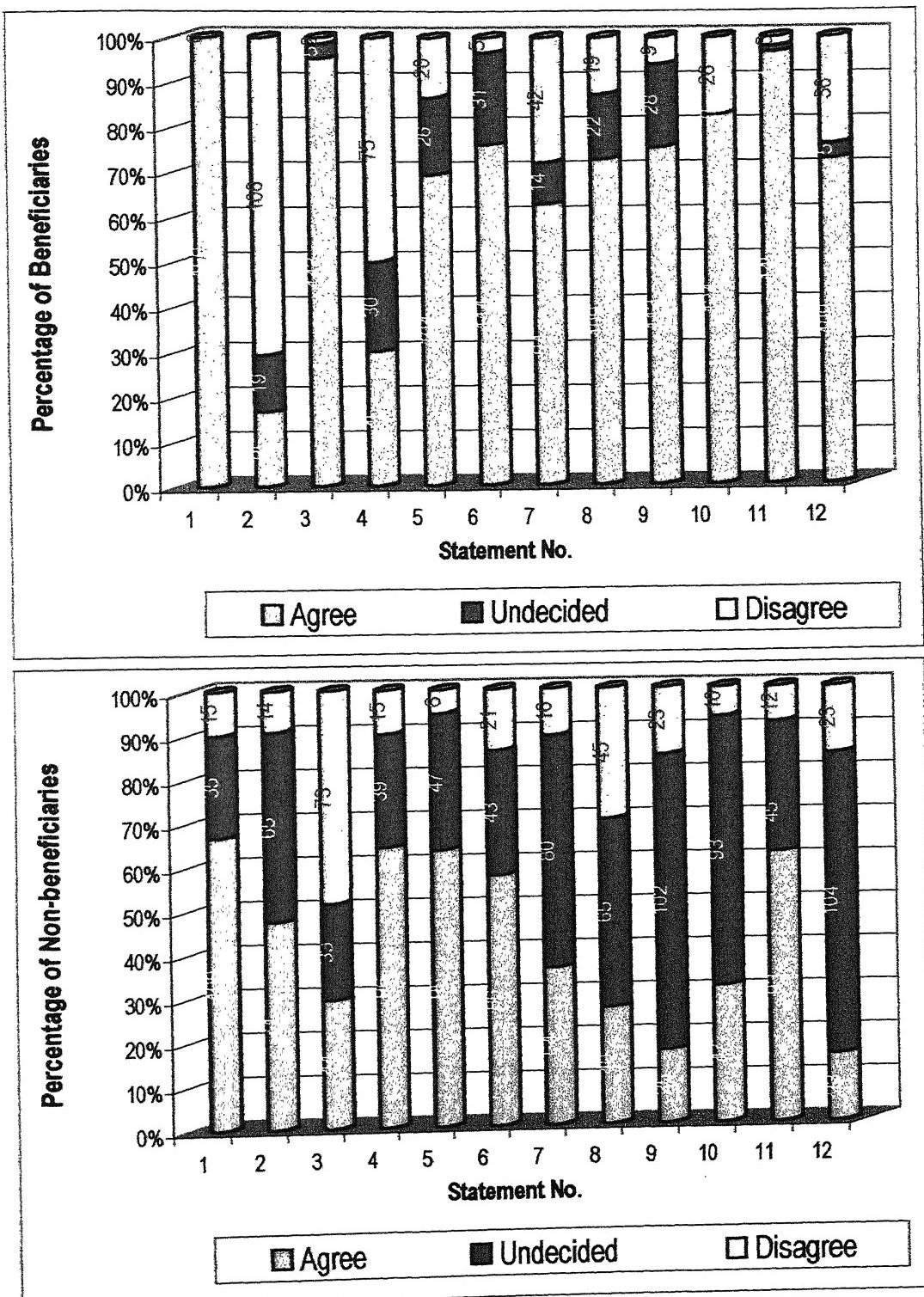
### SUMMARY OF ATTITUDE ABOUT PMRY

It would be very clear from the simple bar chart that most of the beneficiaries had positive attitude while most of the non-beneficiaries had negative attitude about PMRY. Summary of the statements and simple bar chart are presented below:

**Table 5.55 Showing the summary of attitude about PMRY**

Sl. No.	Statement	Beneficiaries						Non-beneficiaries					
		Agree		Un-decided		Dis-agree		Agree		Un-decided		Dis-agree	
		Fr.	%	Fr.	%	Fr.	%	Fr.	%	Fr.	%	Fr.	%
1.	PMRY is helping to raise their standard of living	150	100	-	-	-	-	100	67	35	23	15	10
2.	The work of the PMRY done mostly on paper and very little in the village	25	17	19	13	106	70	71	47	65	43	14	10
3.	PMRY has played a very important role in the present progress of rural people in our country	143	96	5	3	2	1	44	29	33	22	73	49
4.	There is little work and more propaganda about PMRY	45	30	30	20	75	50	96	64	39	26	15	10
5.	The facilities of PMRY are available only to few selected people of the village	104	69	26	17	20	14	95	64	47	31	8	5
6.	PMRY is a wonderful programme	114	76	31	21	5	3	86	57	43	29	21	14
7.	Behaviour of PMRY officials is not proper with the beneficiaries	94	63	14	9	42	28	54	36	80	53	16	11
8.	PMRY benefits only needy and eligible farmers	109	73	22	15	19	12	40	27	65	43	45	30
9.	In this programme, training is provided only to those persons who are beneficiaries of PMRY	113	75	28	19	9	6	25	17	102	68	23	15
10.	Beneficiaries of PMRY do not get required amount of loan	124	83	-	-	26	17	47	31	93	62	10	7
11.	PMRY is way of prosperity and development	145	97	2	1	3	2	93	62	45	30	12	8
12.	The training provided in PMRY is useful to beneficiaries	109	73	5	3	36	24	23	15	104	70	23	15

**FIG. 5.1a SUMMARY OF ATTITUDE ABOUT PRIME MINISTER'S ROZGAR YOJANA (Statement 1 - 12)**

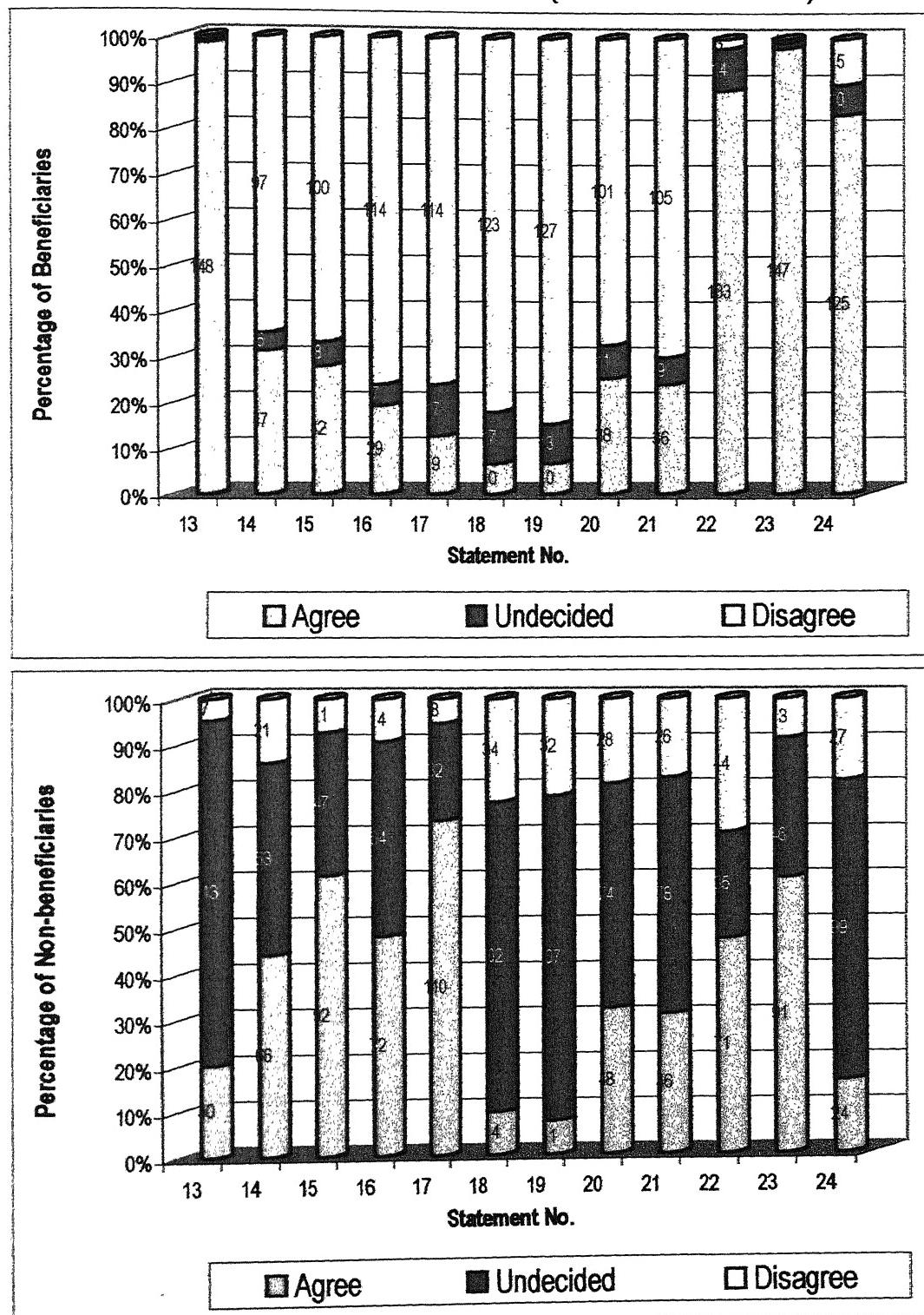


Sl. No.	Statement	Beneficiaries						Non-beneficiaries					
		Agree		Un-decided		Dis-agree		Agree		Un-decided		Dis-agree	
		Fr.	%	Fr.	%	Fr.	%	Fr.	%	Fr.	%	Fr.	%
13.	Now, the socio-economic status of beneficiaries is high as compared to the past	148	98	1	1	1	1	30	20	113	75	7	5
14.	There is no corruption among PMRY officials	47	31	6	4	97	65	66	44	63	42	21	14
15.	PMRY is sheer waste of time and money	42	28	8	5	100	67	92	62	47	31	11	7
16.	I am not yet fully convinced about usefulness of PMRY	29	19	7	5	114	76	72	48	64	43	14	9
17.	The rural people will not be adversely affected if the office of PMRY is closed.	19	13	17	11	114	76	110	74	32	21	8	5
18.	PMRY has done more harm than benefit	10	7	17	11	123	82	14	9	102	68	34	23
19.	There is much benefit in becoming the beneficiaries of PMRY	10	7	13	9	127	84	11	7	107	71	32	22
20.	The rules and regulations of PMRY are quite complicated and not easily understandable	38	25	11	7	101	68	48	32	74	49	28	19
21.	For taking loan from PMRY the beneficiaries have to undergo a lot of trouble	36	24	9	6	105	70	46	31	78	52	26	17
22.	This programme is better than other programmes	133	87	14	9	3	2	71	47	35	23	44	30
23.	PMRY is very much helpful in poverty eradication	147	98	2	1	1	1	91	61	46	31	13	8
24.	Training increases your knowledge in your field	125	83	10	7	15	10	24	16	99	66	27	18

Fr. = Frequency

% = Percentage

**FIG. 5.1b SUMMARY OF ATTITUDE ABOUT PRIME MINISTER'S ROZGAR YOJANA (Statement 13 - 24)**



PROBLEM FACED BY PRIME MINISTER ROZGAR YOJANA  
(PMRY) BENEFICIARIES AND SUGGESTIONS TO BRING  
IMPROVEMENT IN PMRY AND TO OVERCOME THEIR  
PROBLEMS

It is being attempted to project the problems generally encountered by the beneficiaries in day to day work. The data presented in the following table enable us to know better about the problems.

**Table 5.56 Distribution of the beneficiaries according to their problem (constraints regarding PMRY)**

Sl. No.	Problem	Frequency	Percentage	Rank
1.	Bank officials do not provide actual amount of loan	142	95	I
2.	PMRY officials do not provide necessary information to beneficiaries	140	93	II
3.	Taking loan from PMRY is very long term process for beneficiaries	132	88	III
4.	Bank officials do not provide loan at the time	120	80	IV
5.	Training of PMRY is not provided to beneficiaries at time	117	78	V
6.	No attention is given to beneficiaries' problems by PMRY officials	115	77	VI
7.	PMRY officials do not select the needy desired youth. Selection is mainly based on PMRY officials' convenience	108	72	VII
8.	No Scholarship and certificate is given to beneficiaries properly regarding PMRY training	105	70	VIII
9.	Lack of trustworthiness about the job among the PMRY officials	87	58	IX
10.	Lack of inter-departmental co-ordination with Bank and PMRY officials	75	50	X

The table reveals that major problems faced by the beneficiaries were bank officials do not provide the actual amount of loan (95 per cent) and rank I. PMRY officials do not provide necessary information to beneficiaries (93 per cent) rank II. Taking loan from PMRY is very long-term process for the beneficiaries (88 per cent) rank III. Bank officials do not provide loan at a time (80 per cent) rank IV. Other problems were the training of PMRY not provided to beneficiaries at time (78 per cent) rank V. No attention is paid to beneficiaries' problems by PMRY officials (77 per cent) rank VI. Some other problems, which were faced by the beneficiaries, are biased selection of beneficiaries (72 per cent) rank VII. No scholarship and certificate is provided to beneficiaries (70 per cent) rank VIII. Lack of trustworthiness about the job among the PMRY officials was also reported by 58 per cent beneficiaries, rank IX. Lack of inter-departmental co-ordination between PMRY office and bank (50 per cent) rank X.

Thus, it may be concluded that majority of the beneficiaries face problems in getting loans from PMRY.

**Table 5.57 Distribution of the beneficiaries according to their suggestion to bring improvement in PMRY and to overcome their problems**

Sl. No.	Problem	Frequency	Percentage	Rank
1.	Government should take necessary steps to improve the banking system so that the beneficiaries could get the actual amount of loan at a time	140	93	I
2.	There should be advertisement in newspapers and magazines, so that youth could get aware with PMRY	138	92	II
3.	Interest percentage should be decreased and subsidy should be increased on the loan of PMRY	136	91	III
4.	Scholarship and training certificate should necessarily be provided to the beneficiaries by PMRY officials	135	90	IV
5.	Selection criteria of the PMRY should be made more reliable	132	88	V
6.	Loaning procedure should be made more easier for the beneficiaries so that they could get the loan at their need	126	84	VI
7.	PMRY officials must provide every information asked by the beneficiaries	123	82	VII
8.	Information and printed material should be available at village level for the better use of PMRY	120	80	VIII
9.	Proper and sufficient training should be organised for the beneficiaries, so that the beneficiary could start his enterprise with confidence	112	75	IX
10.	PMRY officials should work with sincerity of the purpose	99	66	X
11.	Better inter-departmental co-ordination should be made between bank and PMRY officials	87	58	XI

The above table reflects the overall picture of the suggestions given by the beneficiaries to improve the PMRY. 93 per cent beneficiaries suggested that Government should take necessary steps

to improve the banking system, so that the clients could get the actual amount of loan at a time. 92 per cent beneficiaries have suggested that there should be provision of advertisement in newspapers and magazines, so that youth could get aware with PMRY. Other important suggestions given by beneficiaries were interest percentage should be decreased and subsidy should be increased on the loan by 91 per cent beneficiaries. PMRY officials, suggested by 90 per cent beneficiaries, should necessarily provide scholarship and training certificate to the beneficiaries. 88 per cent suggested that selection criteria of PMRY should be made more reliable. Loaning procedure should be made more easier suggested by 84 per cent beneficiaries. Necessary information provided to clients by PMRY officials suggested by 82 per cent beneficiaries. 80 per cent beneficiaries suggested that Information and printed material should be available at village level. 75 per cent beneficiaries suggested that proper and sufficient training should be provided to the clients. PMRY officials should work with sincerity of purpose suggested by 66 per cent beneficiaries. 58 per cent beneficiaries suggested that better inter-departmental co-ordination should be made between PMRY and bank.

Thus, it may be concluded that beneficiaries have come forward with very good suggestions to improve the PMRY activities.

CHAPTER-VI

SUMMARY

CONCLUSION

AND

RECOMMENDATIONS

## **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

Unemployment in developed countries is generally cyclical unemployment. Such type of unemployment caused by economic fluctuations also occurred in our country during the period of great depression. Similarly, post-Second World War period evidenced prevalence of frictional unemployment. Wartime industries were closed and there was a good deal of unemployment causing retrenchment in the army, ordnance factories, etc. In our country, more serious than cyclical or frictional unemployment is the occurrence of chronic under-employment or disguised unemployment, especially in rural areas and prevalence of open unemployment among educated classes in urban areas. In the farm sector, every person seems to be employed on his household farm, but realistically he is unemployed as his marginal productivity in the farming work is almost zero, meaning thereby, if he is withdrawn from household farm there may not be any adverse effect on the productivity. It implies that such persons do not contribute anything in those terms. According to study carried out by the Agricultural Management Centre, Indian Institute of Management, Lucknow, the extent of disguised unemployment amongst farm households in rural areas was observed to be about 20 per cent. Moreover, in case of those households who

had a major portion of their land holding affected by the problem of sodality or some other form of degradation, the degree of disguised unemployment was found at the level of about 56 per cent. It is also important to note here that unemployment in an under-developed country like India is not the consequence of deficient effective demand as per the Keynesian terminology, but a result or shortage of capital or other related resources (Source : Yojana – Vol. 45, May 2001)

Indian Government has launched a programme with a new concept and approach, named as “Prime Minister Rozgar Yojana” (PMRY), is an employment generating programme designed to provide employment to more than a million persons, by setting up 7 lakh micro enterprises by the educated unemployed youth.

As the PMRY is running for six years, there is a need to know the various effects of PMRY on the beneficiaries. There is also a need to compare the socio-economic status of beneficiaries and non-beneficiaries, so that the necessary improvement could be made to improve the PMRY. Considering the above, the action oriented research work has been undertaken to know the difference in socio-economic status of beneficiaries and non-beneficiaries of PMRY with the following objectives:

1. To ascertain the personal profile of the respondents.
2. To measure the extent of knowledge of respondents about PMRY.
3. To study the impact of PMRY on the socio-economic status of respondents.
4. To examine the attitude of respondents towards PMRY.
5. To find out the problems and suggestions of the respondents in making PMRY more successful.

**Null Hypothesis ( $H_0$ ):**

There is no difference between the beneficiaries and non-beneficiaries regarding level of their education.

**Research Hypothesis ( $H_1$ ):**

The level of education of beneficiaries is higher than the non-beneficiaries.

**Null Hypothesis ( $H_0$ ):**

There is no difference between the beneficiaries and non-beneficiaries regarding their employment generation.

**Research Hypothesis ( $H_1$ ):**

The beneficiaries have generated more employment in comparison to non-beneficiaries.

**Null Hypothesis ( $H_0$ ):**

There is no difference in socio-economic status of beneficiaries and non-beneficiaries.

**Research Hypothesis ( $H_1$ ):**

The beneficiaries have higher socio-economic status than the non-beneficiaries.

**Null Hypothesis ( $H_0$ ):**

There is no difference between the beneficiaries and non-beneficiaries regarding their knowledge towards PMRY.

**Research Hypothesis ( $H_1$ ):**

The beneficiaries have more knowledge about PMRY than the non-beneficiaries.

**Null Hypothesis ( $H_0$ ):**

There is no difference between the beneficiaries and non-beneficiaries regarding their attitude towards PMRY.

**Research Hypothesis ( $H_1$ ):**

The beneficiaries have more favourable attitude towards PMRY than the non-beneficiaries.

### **Null Hypothesis ( $H_0$ ):**

There is no difference between the beneficiaries and non-beneficiaries regarding their communication behaviour.

### **Research Hypothesis ( $H_1$ ):**

The beneficiaries have higher level of communication behaviour than the non-beneficiaries.

## **RESEARCH METHODOLOGY**

### **Locale of the study:**

Allahabad District of Uttar Pradesh was purposively selected for the study. The district has three distinct zones, i.e. Gangapur, Jamunapar and Doaba. From these three zones, three Tehsils namely Handia, Karchhana, and Phulpur were selected purposively for the selection of beneficiaries and non-beneficiaries of PMRY.

### **Selection of respondents:**

From each selected Tehsil the list of PMRY beneficiaries and non-beneficiaries was obtained and from those lists 50 beneficiaries and 50 non-beneficiaries were selected randomly, making 150 beneficiaries and 150 non-beneficiaries from the three selected Tehsils. Thus, the total sample size comes to 300 respondents.

For obtaining data, a comprehensive schedule comprising various questions, index and scale was developed and variables like age, caste, education, family background, land holding, communication behaviour, monthly income, social participation, socio-economic status, and employment generation were incorporated. Knowledge and attitude were treated as dependent variables.

#### Statistical tools used for analysis of data:

To draw appropriate and applicable inferences from the data, the following statistical tools were used:

1. Percentage
2. Mean
3. 'z' test
4. Correlation coefficient

Important findings are summarised as follows:

Majority of respondents was in the age group of 30 – 40 years, which is favourable for the adoption of PMRY.

It was found that Brahmin caste was dominating amongst both, beneficiaries and non-beneficiaries followed by Thakur, Bania, and other castes.

- There was significant difference between beneficiaries and non-beneficiaries regarding their educational level. The beneficiaries had higher educational level than the non-beneficiaries.
- It was found that joint family was predominant phenomenon in the area.
- Majority of beneficiaries and non-beneficiaries had family size of 5 – 10 members in their family.
- It was found that more than 50 per cent beneficiaries had pucca house while more than 70 per cent non-beneficiaries had semi-pucca houses.
- It was found that beneficiaries were engaged in semi industries, business and service as their main occupation and majority of non-beneficiaries had farming as their main occupation.
- It was found that 88 per cent beneficiaries had farming as their subsidiary occupation and 40 per cent non-beneficiaries had no subsidiary occupation.
- 43 per cent beneficiaries and 34 per cent non-beneficiaries belonged to marginal farmer's category.

- Majority of the respondents was member of more than one organisation. In case of formal organisations, majority of beneficiaries (54 per cent) and 48 per cent non-beneficiaries were member of co-operative society and in case of informal organisations, majority of respondents was involved in caste panchayat, religious organisation, etc.
- There was significant difference in the employment generation of beneficiaries and non-beneficiaries. The beneficiaries have generated more employment than the non-beneficiaries.
- Majority of beneficiaries were earning in the medium income range of Rs. 2000 – 4000 per month from the assets / loan provided under PMRY.
- It was observed that more than fifty per cent beneficiaries had monthly income of Rs. 6000 and above while majority of non-beneficiaries (61 per cent) had monthly income in the range of Rs. 3000 – 6000
- It was observed that majority of beneficiaries and non-beneficiaries had cows and buffaloes for milking purposes.
- Majority of beneficiaries was having agricultural farm power.

- It was observed that majority of the respondents owned cycle, scooter / motor cycle, table chair, sofa etc.
- Majority of the beneficiaries (66 per cent) belonged to middle socio-economic status and majority of non-beneficiaries (55 per cent) belonged to low socio-economic status group.
- There was significant difference in the socio-economic status of beneficiaries and non-beneficiaries. Beneficiaries had higher socio-economic status than the non-beneficiaries.
- It was observed that the beneficiaries had more change agent linkage than the non-beneficiaries. Most of the beneficiaries and non-beneficiaries had better contact with the V. D. O. as a source of information.
- It was observed that the beneficiaries properly used the mass media exposure as their source of Information whereas non-beneficiaries had poor mass media exposure as a source of Information.
- Majority of beneficiaries and non-beneficiaries were using interpersonal channel as a source of Information.

- Majority of the beneficiaries (52 per cent) belonged to high communication group whereas majority of non-beneficiaries (50 per cent) had low communication behaviour group.
- There was significant difference in the communication behaviour of beneficiaries and non-beneficiaries. Beneficiaries had higher communication behaviour than the non-beneficiaries.
- Among beneficiaries except caste, all the other variables, viz. age, education, land holding, occupation, socio-economic status, employment generation, monthly income and social participation were positively and significantly correlated with communication behaviour of respondents.
- Majority of the beneficiaries (66 per cent) had good knowledge about PMRY whereas majority of non-beneficiaries (61 per cent) had poor knowledge about PMRY.
- There is a significant difference between beneficiaries and non-beneficiaries regarding their knowledge towards PMRY. Beneficiaries had more knowledge about PMRY than the non-beneficiaries.

- Except caste, all other variables namely age, education, landholding, occupation, social participation, employment generation, monthly income, socio-economic status and communication behaviour were positively and significantly correlated with knowledge level of the beneficiaries.
- There was a significant difference in the attitude level of beneficiaries and non-beneficiaries. Beneficiaries have favourable attitude towards PMRY than the non-beneficiaries.
- In case of beneficiaries, except caste and land holding, all the variables, i.e. age, education, occupation, occupation, social participation, employment generation, monthly income, socio-economic status and communication behaviour were however found positively and significantly related with attitude level.
- The main problem as indicated by majority of the beneficiaries was the problem in getting the loan from PMRY and the PMRY officials do not provide necessary information to beneficiaries.
- Actual amount of loan should be provided and sufficient training should be organised, were the main suggestions made by the beneficiaries.

## CONCLUSION

On the basis of above findings and observations made, it may be concluded that beneficiaries have possessed better knowledge and attitude regarding PMRY as compared to non-beneficiaries. It is due to greater extent of media exposure and higher level of education. The PMRY has efficiently effected the level of socio-economic status of beneficiaries and employment generated by them. Except caste, other independent variables were positively and significantly correlated with knowledge and communication behaviour of beneficiaries. However, the attitude of beneficiaries relating to caste and land holding has shown negative correlation.

In view of the foregoing, it can be concluded that PMRY is running successfully. However, some suitable changes in loaning procedure will make this programme more effective for unemployed youth.

## RECOMMENDATIONS

1. Better picture of PMRY should be projected among the society through advertisement and publicity with printed material.
2. PMRY officials should show more sincerity of purpose because they are serving the needy people of the society.

3. Regular, close and vigilant monitoring should be done over loaning system of the banks. It was a common complaint from the beneficiaries that they were not given the actual amount of loan.
4. Quarterly evaluation reports on the impact of PMRY should be prepared for closer monitoring.
5. The whole selection and loaning procedure of PMRY should be made easier and simple so that more unemployed youth could get benefited with the PMRY.
6. Branch Offices of the District Industries Centre should opened at Tehsil and Block levels also, so that rural unemployed youth are not required to undertake frequent travel to the district headquarters for completion of procedural formalities for getting benefits under PMRY.
7. Procedure of selection of beneficiaries should be thoroughly reviewed and made more comprehensive and correlated at different levels, so as to reduce the large number of rejections at the stage of disbursement of loan from banks. Under the present system, there is a big gap between the number of cases recommended by the Task Force and final disbursement of loan by the banks. The cases could be scrutinised more effectively at

the level of Task Force, on the grounds on which these are rejected by Bank, so as to minimise the number of rejections.

8. More effective training should be provided to the beneficiaries so that they could start their enterprise with more confidence.
9. For women, SC/ST and physically handicapped people, the age limit for eligibility should be raised to 50 years.
10. The maximum limit of individual project cost for the purposes of loan under PMRY should be increased to at least Rs. 2 lakh instead of Rs. 1 lakh at present, in view of the general price hike of all the commodities since inception of the scheme.
11. The ceiling of Rs. 24,000 per annum on family income for the purposes of eligibility under the scheme should also be raised to at least Rs. 50,000 per annum to match it with the level of inflation since implementation of the scheme.
12. NGOs should be encouraged to join with the PMRY for its better coverage and implementation.

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# **APPENDIX**

**APPENDIX**  
**INTERVIEW SCHEDULE**  
(For Beneficiaries and Non-beneficiaries)  
**PART - I**  
**PERSONAL PROFILE**

1. Name of village: \_\_\_\_\_ 2. Date of Interview: \_\_\_\_\_

3. Name of respondent: \_\_\_\_\_

4. Category of respondent: **BENEFICIARY / NON-BENEFICIARY**

5. Age: \_\_\_\_\_ Years 6. Caste: \_\_\_\_\_

7. Educational attainment : a. Jr. High School b. High School  
c. Graduate d. Post Graduate e. Others

8. Occupation : Main \_\_\_\_\_ Subsidiary \_\_\_\_\_

9. Type of family: Joint / Nuclear

10. Size of family: \_\_\_\_\_ Members

11. Type of House : Hut / Kachcha / Semi Pucca / Pucca

12. Size of land holding : \_\_\_\_\_ hectare

13. Monthly Income : Rs. \_\_\_\_\_

14. Are you a member of any organisation: Yes / No  
If yes, Formal: (a) Co-operative (b) Panchayat (c) Political Party  
Non-formal: (a) Caste Panchayat (b) Religious organisation  
(c) Youth organisation

15. Do you hold any position in the Organisation: Yes / No  
If yes, Which post? \_\_\_\_\_

16. What is the asset created from loan: \_\_\_\_\_

17. What is the monthly income generated from the Assets/Loan:  
Rs. \_\_\_\_\_ per month.

## PART - II

### COMMUNICATION BEHAVIOUR

A.	<u>CHANGE AGENT LINKAGE:</u>	Frequently	Occasionally	Never
i.	Village Development Officer	(3)	(2)	(1)
ii.	Employment Officer			
iii.	District Lead Manager (DLM)			
iv.	Dy. Director (Small Scale Industries)			
v.	Branch Manager (Bank)			
vi.	Field Officer (Bank)			
vii.	General Manager (District Industries Centre)			
viii.	Project Manager (District Industries Centre)			
ix.	District Social Welfare Officer			
x.	Block Development Officer			
B.	<u>MASS MEDIA EXPOSURE:</u>	Frequently	Occasionally	Never
i.	Demonstration	(3)	(2)	(1)
ii.	Radio			
iii.	Television			
iv.	Newspaper			
v.	Farmers Fair / Kisan Goshthi			
vi.	Leaflet, Folder			
vii.	Magazine			
viii.	Journal and Book			
C.	<u>INTER PERSONAL CHANNEL:</u>	Frequently	Occasionally	Never
i.	Local	(3)	(2)	(1)
ii.	Relatives			
iii.	Friends			
iv.	Neighbours			

## PART – III

### KNOWLEDGE OF BENEFICIARIES AND NON-BENEFICIARIES

#### ABOUT PRIME MINISTER'S ROZGAR YOJANA

1. Do you know since when this programme is running? YES/NO  
If yes, since when? (i) 26 January 1993 (ii) 15 August 1993  
(iii) 26 January 1994 (iv) 15 August 1994
2. What is the maximum amount of the loan provided by PMRY?  
(i) Rs. 1 lakh (ii) Rs. 1.5 lakh (iii) Rs. 2 lakh (iv) I do not know
3. How much amount is necessary to be given by the beneficiaries himself?  
(i) 5 per cent (ii) 7 per cent (iii) 10 per cent (iv) I do not know
4. What is the maximum amount fixed for family income in PMRY?  
(i) 10 Thousand/year (ii) 20 Thousand/year (iii) 25 Thousand/year  
(iv) 35 Thousand/year (v) I do not know
5. One can return the loan in?  
(i) 3 – 7 years (ii) 7 – 10 years (iii) 10 – 14 years (iv) Not fixed
6. In PMRY Certificate & Scholarship provided after training?  
YES/NO
7. From where you can apply for PMRY loan?  
(i) District Industry Centre (ii) Regional Rural Bank  
(iii) District Magistrate Office (iv) I do not know
8. This Scheme is open for only unemployed persons?  
Correct / Incorrect
9. Is there any reservation in PMRY? YES / NO
10. This scheme is open for all age group? Correct/Incorrect  
If No, what is the age group?  
(i) (ii) (iii) (iv)
11. Every body can be beneficiary of PMRY? YES / NO



## **PART - IV**

### **ATTITUDE OF BENEFICIARIES AND NON-BENEFICIARIES**

#### **ABOUT PRIME MINISTER'S ROZGAR YOJANA**

Below are listed a set of statements to measure your attitude about PMRY. You are requested to listen carefully each statement and indicate your degree of Agreement or Disagreement in terms of the following: A = Agree    UD = Undecided              DA = Disagree

<b>Statement</b>	<b>A</b>	<b>UD</b>	<b>DA</b>
1. PMRY is helping beneficiaries to raise their standard of living	A	UD	DA
2. The work of PMRY done mostly on paper and very little in the village.	A	UD	DA
3. PMRY plays a very important role in the present progress of rural people in our country.	A	UD	DA
4. There is little work and more propaganda about PMRY.	A	UD	DA
5. The facilities of PMRY are available only to selected few people of the village.	A	UD	DA
6. PMRY is a wonderful programme.	A	UD	DA
7. The behaviour of PMRY officials is not proper with the beneficiaries.	A	UD	DA
8. PMRY benefits only needy and eligible farmers.	A	UD	DA
9. In this programme, training is provided to only those persons, who are beneficiaries of PMRY.	A	UD	DA
10. The beneficiaries of PMRY do not get required amount of loan.	A	UD	DA
11. PMRY is a way of prosperity and development	A	UD	DA

12. The training provided in PMRY is useful to A UD DA beneficiaries.
13. Now the socio-economic status of beneficiaries is A UD DA higher as compared to the past.
14. There is no corruption among PMRY officials. A UD DA
15. PMRY is sheer waste of time and money. A UD DA
16. I am not yet fully convinced about usefulness of PMRY. A UD DA
17. The rural people will not be adversely affected if the office of PMRY is closed. A UD DA
18. The PMRY has done more harm than benefit. A UD DA
19. There is much benefit in becoming the beneficiaries of PMRY. A UD DA
20. The rules and regulations of PMRY are quite complicated and not easily understandable. A UD DA
21. For taking loan from PMRY the beneficiaries have to undergo a lot of trouble. A UD DA
22. This programme is better than the other programmes. A UD DA
23. PMRY is very helpful in poverty eradication. A UD DA
24. Training increases your knowledge in your field A UD DA

## PART - V

### PROBLEMS FACED BY PMRY BENEFICIARIES AND SUGGESTIONS FOR IMPROVEMENT

1. What are the problems faced as beneficiaries of PMRY?

- i. \_\_\_\_\_
- ii. \_\_\_\_\_
- iii. \_\_\_\_\_
- iv. \_\_\_\_\_

2. What are your suggestions to overcome these problems?

- i. \_\_\_\_\_
- ii. \_\_\_\_\_
- iii. \_\_\_\_\_
- iv. \_\_\_\_\_
- v. \_\_\_\_\_

3. What are your suggestions to bring improvements in PMRY?

- i. \_\_\_\_\_
- ii. \_\_\_\_\_
- iii. \_\_\_\_\_
- iv. \_\_\_\_\_
- v. \_\_\_\_\_

## PART - VI

### SOCIO-ECONOMIC STATUS SCALE

The scale developed by Trivedi (1963) was used with some suitable modifications for measuring the socio-economic status of the respondents. It refers to independent variables, viz. age, caste, educational status, land holding, occupation, farm power, material possession, house, family type, monthly income, employment generation, milk animal, and social participation. Items were measured as follows:

	<u>Score</u>
1. EDUCATION:	
a. Junior High School	1
b. High School	2
c. Intermediate	3
d. Graduation	4
e. Post-graduation	5
f. Others	6

2.	AGE :	
	a. 20 – 30 years	1
	b. 30 – 40 years	2
	c. 40 – 50 years	3
3.	TYPE OF FAMILY:	
	a. Joint	2
	b. Nuclear	1
4.	SOCIAL PARTICIPATION:	
	a. Member in none	0
	b. Member in one organisation	1
	c. Member in more than one organisation	2
5.	CASTE :	
	a. Scheduled Caste / Scheduled Tribe	1
	b. Backward Caste	2
	c. General Caste	3
6.	HOUSE:	
	a. Kachcha House	1
	b. Semi Kachcha House	2
	c. Pucca House	3
7.	SIZE OF LAND HOLDING:	
	a. No Land	0
	b. 0 – 1 Hectare	1
	c. 1 – 2 Hectare	2
	d. 2 Hectare and above	3

8. OCCUPATION:

A. MAIN:

- |    |                 |   |
|----|-----------------|---|
| a. | Farming         | 1 |
| b. | Service         | 2 |
| c. | Business        | 2 |
| d. | Semi Industries | 2 |

B. SUBSIDIARY:

- |    |                  |   |
|----|------------------|---|
| a. | Caste Occupation | 1 |
| b. | Business         | 1 |
| c. | Service          | 1 |
| d. | Farming          | 1 |
| e. | Others           | 1 |

9. MONTHLY INCOME:

- |    |                    |   |
|----|--------------------|---|
| a. | Rs. 0 – 3000       | 1 |
| a. | Rs. 3000 – 6000    | 2 |
| b. | Rs. 6000 and above | 3 |

10. EMPLOYMENT GENERATION:

- |    |                       |   |
|----|-----------------------|---|
| a. | Self                  | 1 |
| b. | Family Members        | 2 |
| c. | Others (Labours etc.) | 3 |

11. MILK ANIMAL:

- |    |         |   |
|----|---------|---|
| a. | Cow     | 2 |
| b. | Buffalo | 2 |
| c. | Goat    | 1 |

12. FARM POWER:

- |    |   |   |
|----|---|---|
| a. | Bullock                                   | 2 |
| b. | Diesel Engine                             | 3 |
| c. | Electric Engine                           | 3 |
| d. | Threshing machine                         | 3 |
| e. | Tube Well                                 | 3 |
| f. | Cultivator                                | 2 |
| g. | Mould bold plough                         | 2 |
| h. | Chaff Cutter                              | 1 |
| i. | Any other improved agricultural implement | 1 |
| j. | Tractor & Trolley                         | 4 |

13. MATERIAL POSSESSION:

- |    |                          |   |
|----|--------------------------|---|
| a. | Cycle                    | 1 |
| b. | Motor Cycle / Scooter    | 2 |
| c. | Bullock Cart             | 2 |
| d. | Tempo                    | 3 |
| e. | Jeep / Car               | 3 |
| f. | Table, Chair, Sofa, etc. | 1 |

**Table – I Showing the score of educational level of respondents**  
**N = 300 (B = 150, NB = 150)**

Sl. No	Beneficiary	Non- beneficiary	Sl. No	Beneficiary	Non- beneficiary
1	1	1	38	3	4
2	3	2	39	1	3
3	2	1	40	4	1
4	4	3	41	3	5
5	1	1	42	3	2
6	5	2	43	2	1
7	2	1	44	4	4
8	3	3	45	1	3
9	4	1	46	4	1
10	1	2	47	3	3
11	2	1	48	3	3
12	3	5	49	2	1
13	5	1	50	1	4
14	1	2	51	2	1
15	4	4	52	3	3
16	3	1	53	3	4
17	2	3	54	4	1
18	1	2	55	1	3
19	3	1	56	2	2
20	4	4	57	4	1
21	2	3	58	3	4
22	4	1	59	1	2
23	5	5	60	4	1
24	1	2	61	3	3
25	4	1	62	1	2
26	3	3	63	3	1
27	2	4	64	4	3
28	1	1	65	1	2
29	3	2	66	2	1
30	1	3	67	3	5
31	1	1	68	4	2
32	4	3	69	1	1
33	3	2	70	2	3
34	1	1	71	3	2
35	4	3	72	4	1
36	3	2	73	2	4
37	2	1	74	4	3

Sl. No	Beneficiary	Non- beneficiary
75	1	1
76	2	2
77	1	4
78	3	1
79	2	3
80	3	4
81	1	1
82	3	2
83	2	3
84	4	1
85	3	2
86	4	3
87	1	1
88	3	2
89	2	3
90	4	1
91	3	2
92	4	3
93	2	1
94	4	2
95	1	3
96	6	1
97	2	2
98	4	6
99	3	1
100	4	2
101	2	3
102	3	1
103	3	2
104	4	3
105	3	1
106	1	1
107	2	3
108	4	1
109	3	2
110	4	3
111	2	1
112	6	2

Sl. No	Beneficiary	Non- beneficiary
113	1	3
114	6	1
115	3	2
116	4	3
117	2	1
118	4	2
119	3	4
120	4	1
121	2	2
122	5	6
123	3	1
124	5	5
125	3	2
126	4	1
127	3	3
128	3	2
129	2	1
130	4	3
131	3	1
132	3	1
133	2	4
134	4	2
135	3	1
136	4	3
137	3	4
138	3	1
139	2	3
140	4	2
141	3	1
142	4	3
143	3	2
144	4	1
145	3	3
146	4	2
147	3	1
148	4	1
149	3	1
150	3	1

**Table – II Showing the score of employment generation of respondents**

N = 300 (B = 150, NB = 150)

Sl. No	Beneficiary	Non- beneficiary	Sl. No	Beneficiary	Non- beneficiary
1	6	1	38	6	1
2	6	1	39	6	1
3	6	6	40	6	1
4	6	1	41	6	1
5	6	1	42	6	1
6	6	1	43	6	1
7	6	1	44	6	1
8	6	1	45	6	5
9	6	2	46	6	6
10	6	2	47	6	5
11	6	2	48	6	3
12	6	3	49	6	3
13	6	3	50	6	3
14	6	0	51	6	1
15	6	0	52	6	1
16	6	0	53	6	1
17	6	0	54	6	1
18	6	0	55	6	1
19	6	0	56	6	1
20	6	0	57	6	1
21	6	0	58	6	1
22	6	0	59	6	0
23	5	0	60	6	0
24	6	0	61	6	0
25	6	0	62	6	0
26	6	0	63	6	0
27	5	6	64	6	0
28	6	3	65	6	0
29	6	5	66	6	0
30	6	4	67	6	0
31	6	4	68	6	0
32	6	6	69	6	0
33	6	1	70	6	0
34	6	1	71	6	0
35	6	1	72	6	0
36	6	1	73	6	0
37	6	1	74	6	0

Sl. No	Beneficiary	Non- beneficiary
75	6	0
76	6	0
77	6	0
78	6	0
79	6	0
80	6	0
81	6	0
82	6	0
83	6	0
84	6	0
85	6	0
86	6	0
87	6	0
88	6	0
89	6	0
90	6	0
91	6	6
92	6	6
93	6	5
94	5	0
95	6	5
96	6	6
97	6	3
98	6	3
99	6	3
100	6	3
101	6	0
102	5	0
103	6	0
104	6	0
105	6	0
106	5	0
107	3	0
108	3	0
109	3	3
110	3	3
111	3	3
112	3	0

Sl. No	Beneficiary	Non- beneficiary
113	3	0
114	3	0
115	3	0
116	3	0
117	3	0
118	3	3
119	3	3
120	3	3
121	3	3
122	3	3
123	3	2
124	3	2
125	3	2
126	3	2
127	3	2
128	1	2
129	1	0
130	1	0
131	1	0
132	2	0
133	1	0
134	1	0
135	2	0
136	1	0
137	2	0
138	1	2
139	1	2
140	2	0
141	1	0
142	1	0
143	2	0
144	1	0
145	1	0
146	2	0
147	1	0
148	2	0
149	1	0
150	2	0

**Table - III Showing the score of socio-economic status of respondents**

N = 300 (B = 150, NB = 150)

Sl. No	Beneficiary	Non- beneficiary	Sl. No	Beneficiary	Non- beneficiary
1	44	32	38	46	22
2	43	30	39	46	36
3	40	27	40	51	38
4	35	29	41	44	25
5	42	31	42	40	36
6	24	28	43	42	35
7	43	27	44	42	35
8	44	29	45	39	29
9	39	29	46	41	37
10	37	42	47	47	33
11	27	20	48	43	22
12	37	30	49	29	52
13	41	29	50	60	35
14	35	35	51	38	32
15	29	29	52	40	35
16	26	35	53	42	29
17	43	36	54	56	26
18	37	29	55	56	35
19	43	37	56	35	28
20	43	33	57	57	17
21	44	36	58	29	28
22	41	36	59	55	23
23	24	29	60	45	20
24	44	39	61	24	16
25	44	35	62	44	24
26	52	38	63	27	38
27	37	37	64	46	36
28	43	28	65	43	35
29	38	29	66	24	22
30	27	26	67	58	28
31	44	40	68	43	32
32	43	56	69	44	29
33	44	35	70	59	32
34	44	42	71	44	36
35	42	17	72	26	35
36	44	32	73	27	42
37	44	36	74	44	35

Sl. No	Beneficiary	Non- beneficiary
75	56	23
76	41	28
77	42	40
78	43	26
79	43	39
80	41	38
81	42	29
82	37	28
83	44	23
84	35	29
85	36	22
86	39	35
87	28	24
88	35	28
89	57	35
90	40	43
91	57	32
92	44	28
93	43	29
94	39	30
95	57	27
96	42	21
97	41	21
98	37	30
99	29	28
100	55	24
101	43	29
102	38	17
103	37	27
104	17	26
105	43	30
106	40	28
107	40	28
108	29	22
109	26	50
110	44	21
111	26	29
112	37	33

Sl. No	Beneficiary	Non- beneficiary
113	27	35
114	44	30
115	40	24
116	26	27
117	29	19
118	39	32
119	39	35
120	55	26
121	40	29
122	41	20
123	60	34
124	28	17
125	59	28
126	38	29
127	35	45
128	33	40
129	30	38
130	27	20
131	30	36
132	31	38
133	42	29
134	35	42
135	40	27
136	40	26
137	60	28
138	26	20
139	27	18
140	29	26
141	33	56
142	58	29
143	36	44
144	29	22
145	33	39
146	30	39
147	40	27
148	57	28
149	58	26
150	41	29

Table - IV

**Showing the communication behaviour score of  
respondents**

N = 300 (B = 150, NB = 150)

Sl. No	Beneficiary	Non- beneficiary
1	45	26
2	52	30
3	56	42
4	50	26
5	52	43
6	49	40
7	57	42
8	45	40
9	45	39
10	47	52
11	47	30
12	40	32
13	42	35
14	54	36
15	53	38
16	45	30
17	45	29
18	53	36
19	57	40
20	55	37
21	45	24
22	47	24
23	60	39
24	50	32
25	55	32
26	52	44
27	61	54
28	58	45
29	52	37
30	44	36
31	52	30
32	55	32
33	54	30
34	55	36
35	59	32
36	53	30
37	61	33

Sl. No	Beneficiary	Non- beneficiary
38	43	33
39	43	30
40	47	26
41	45	32
42	54	42
43	43	34
44	44	34
45	48	31
46	44	32
47	47	29
48	50	35
49	60	34
50	59	31
51	45	37
52	59	35
53	55	37
54	59	35
55	51	42
56	56	38
57	59	32
58	45	39
59	55	35
60	54	33
61	40	33
62	52	39
63	45	40
64	48	39
65	55	45
66	40	32
67	56	35
68	50	35
69	57	40
70	54	39
71	55	42
72	54	37
73	54	35
74	56	32

Sl. No	Beneficiary	Non- beneficiary	Sl. No	Beneficiary	Non- beneficiary
75	58	32	113	52	40
76	49	41	114	55	42
77	52	42	115	53	44
78	50	52	116	49	41
79	48	39	117	54	35
80	47	39	118	49	39
81	56	41	119	51	41
82	54	37	120	56	38
83	58	34	121	52	37
84	56	38	122	48	40
85	49	31	123	44	36
86	54	54	124	52	38
87	41	36	125	48	37
88	52	45	126	56	40
89	53	41	127	54	38
90	44	48	128	51	41
91	53	43	129	48	44
92	50	52	130	46	43
93	54	39	131	51	44
94	52	39	132	46	58
95	52	35	133	56	41
96	49	36	134	48	43
97	57	32	135	58	31
98	57	36	136	54	29
99	49	32	137	52	48
100	49	30	138	57	30
101	50	39	139	47	43
102	50	37	140	56	46
103	46	34	141	55	37
104	40	30	142	53	47
105	47	40	143	51	40
106	42	34	144	53	41
107	50	33	145	49	35
108	46	34	146	48	34
109	46	27	147	51	39
110	51	45	148	53	29
111	48	35	149	42	52
112	56	38	150	60	27

**Table – V Showing the knowledge score of respondents**

N = 300 (B = 150, NB = 150)

Sl. No	Beneficiary	Non- beneficiary	Sl. No	Beneficiary	Non- beneficiary
1	43	23	38	29	26
2	44	23	39	39	34
3	46	37	40	29	25
4	44	26	41	37	24
5	47	30	42	38	24
6	47	28	43	37	34
7	48	31	44	45	27
8	43	29	45	26	33
9	49	24	46	38	27
10	46	38	47	42	25
11	49	41	48	43	35
12	39	24	49	45	26
13	47	33	50	47	42
14	46	35	51	44	32
15	46	35	52	48	29
16	38	36	53	47	28
17	46	25	54	42	24
18	49	33	55	46	25
19	47	34	56	44	30
20	44	26	57	39	24
21	47	26	58	27	25
22	39	27	59	46	24
23	47	26	60	29	29
24	46	27	61	29	25
25	47	24	62	45	25
26	45	27	63	46	33
27	47	39	64	29	30
28	38	36	65	50	44
29	43	33	66	39	24
30	29	34	67	47	24
31	29	33	68	44	32
32	45	36	69	49	24
33	48	26	70	45	25
34	46	24	71	46	27
35	45	28	72	47	26
36	47	26	73	48	38
37	46	24	74	43	28

Sl. No	Beneficiary	Non- beneficiary
75	45	33
76	43	46
77	48	33
78	47	40
79	44	32
80	42	24
81	44	35
82	43	26
83	39	23
84	38	25
85	45	24
86	38	44
87	29	24
88	47	37
89	39	33
90	38	36
91	48	37
92	38	37
93	38	35
94	39	34
95	37	34
96	38	25
97	29	24
98	46	38
99	43	24
100	42	40
101	36	28
102	37	29
103	50	26
104	29	26
105	38	25
106	49	24
107	45	28
108	48	27
109	43	26
110	28	26
111	47	26
112	46	25

Sl. No	Beneficiary	Non- beneficiary
113	48	27
114	37	29
115	28	25
116	43	35
117	39	27
118	46	35
119	38	28
120	45	25
121	46	27
122	29	33
123	28	27
124	36	26
125	42	27
126	46	32
127	46	28
128	43	29
129	39	44
130	26	27
131	44	29
132	38	36
133	37	39
134	45	42
135	46	27
136	29	25
137	49	33
138	50	24
139	43	27
140	48	27
141	48	25
142	43	27
143	38	27
144	48	30
145	39	26
146	43	28
147	43	26
148	48	25
149	26	38
150	43	25